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TWENTY-EIGHTH ANNUAL REPORT/

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NEW HAMPSHIRE. Insurance  
dept.

1897.

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# REPORT OF THE INSURANCE COMMISSIONER.

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## STATE OF NEW HAMPSHIRE.

INSURANCE DEPARTMENT,

CONCORD, May 1, 1897.

*To His Excellency the Governor:*

In accordance with the Statutes, the twenty-eighth annual report of the insurance commissioner is respectfully submitted.

### FIRE INSURANCE.

#### CHANGES DURING THE YEAR.

Since the publication of the last report three domestic mutual companies have discontinued the transaction of business; two of them were town, and one a cash mutual; the latter reinsured all its risks, one of the others paid all its claims and wound up its affairs, the other, at date of writing, has but one small loss to adjust, when it will also close up its business. It is but just to the managers of this class (town mutuals) to say that, without exception, the affairs of companies discontinuing business have been closed up honorably, and without loss to policy-holders. None of the companies of other states or countries have withdrawn during the year.

Queen City Mutual, Manchester; Town Mutual, Franklin; Town Mutual, Bedford, were discontinued.

None were withdrawn from the state.

#### ADMITTED TO THE STATE.

Six companies of other states, and two of other countries, were licensed from May 1, 1896, to date of publication of this report. All are conducted on the stock plan. Their names, with the amount of capital possessed by each, are as follows:

Boston Marine, Boston, Mass.,	capital, \$1,000,000.00
Globe, New York,	" 200,000.00
Norwood, New York,	" 200,000.00
Manufacturers and Merchants', Penn.,	" 250,000.00
United Firemen's, Pennsylvania,	" 300,000.00
Home Mutual, California,	" 300,000.00
Svea Fire and Life, Sweden,	deposit capital, 200,000.00
Aachen & Munich, Germany,	" " 200,000.00
	<hr/>
	\$2,650,000.00

The number of authorized companies May 1, 1897, was:

Stock companies, domestic.....	6	
Stock companies of other states.....	40	
Stock companies of other countries,.....	20	
	<hr/>	66
Assessment mutuals, domestic.....	22	
Cash mutuals, domestic.....	6	
Cash mutuals of other states.....	4	
	<hr/>	32
		<hr/>
		98

This shows a net gain of seven companies during the year, and the increase is of a substantial nature, so far as the condition of the companies is concerned.

#### A GOOD EXHIBIT.

The condition of the stock companies, as represented by the four leading items printed in their statements, as compared with the figures for 1895, shows a healthy gain, gratifying alike to the companies and their patrons.

Paid-up capital .....	\$34,052,000.00	\$36,902,875.00
Gross assets .....	164,907,318.61	193,896,205.94
Liabilities .....	90,664,388.12	97,491,398.33
Surplus to policy-holders ..	74,242,930.49	96,404,807.61

The figures of the same items as printed in the statements of the Aachen & Munich and United Firemen's are included. These companies were admitted since January 1, 1897.

No abstract of their business is, in consequence, published in this report.

## BUSINESS IN NEW HAMPSHIRE.

## DOMESTIC COMPANIES.

## NINETEEN TOWN MUTUALS.

	1895.	1896.
Risks written .....	\$549,582.00	\$581,394.00
Premiums and assessments received..	8,693.87	4,579.76
Losses paid .....	7,038.05	2,927.20
Risks in force .....	2,999,892.50	2,923,921.50
Cost of insurance per \$100.....	.29	.14

With two companies less of this class, the figures show that they have held their own fairly well. Their transactions are confined to their respective towns. No premiums are charged; a policy fee is collected and, when necessary, in order to pay losses, assessments are made.

Statistical tables 1 to 3, inclusive, give the details of their business.

## THE GRANGE AND COUNTY MUTUALS.

	1895.	1896.
Risks written .....	\$2,397,586.00	\$2,523,547.00
Premiums and assessments received	22,016.88	31,483.10
Losses paid .....	19,551.82	25,800.55
Risks in force.....	8,090,576.05	9,567,118.08
Cost of insurance per \$100.....	.32	.41

The Grange Company confines its business to the members of the order whose name it bears, and does none outside of the state. It charges a cash premium of half of one per cent of the amount at risk, and takes a premium note of three per cent on the same, on which an assessment is made when necessary. The other two manage their business practically the same as the town mutuals. More extended information is given in Tables 4 to 6, inclusive.

## SIX CASH MUTUALS.

	1895.	1896.
Risks written .....	\$5,440,810.60	\$5,867,493.17
Premiums received .....	90,222.97	92,766.93
Losses paid .....	41,542.23	54,528.87

## REPORT OF THE

Companies of this class charge a full cash premium and, in addition, a stipulation, providing for an assessment when necessary, is inserted in each policy, for once or twice the amount of premiums charged. Their business transactions are not confined to New Hampshire,—a little less than one half of the risks being located outside of the state.

Tables 7 to 10, inclusive, give the details of their business.

## SIX STOCK COMPANIES.

	1895.	1896.
Risks written .....	\$32,813,749.00	\$34,621,147.00
Premiums received .....	412,605.98	442,113.10
Losses paid .....	172,077.71	183,721.62

Three of these companies, viz.: The New Hampshire, Granite State, and Capital, possess the capital and assets required by the laws of other states, consequently the bulk of their business is outside of New Hampshire. The New Hampshire increased the amount of its paid-up capital from \$900,000 to \$1,000,000 during the year 1897, otherwise there has been no change. Full details are given of the business transacted in Tables 13 to 18, inclusive.

## TOTAL BUSINESS OF DOMESTIC COMPANIES WITHIN THE STATE.

	1895.	1896.
Risks written .....	\$41,201,727.60	\$43,593,581.17
Premiums received .....	533,539.70	570,942.89
Losses paid .....	240,209.91	266,978.24

Considering the number of foreign companies authorized to work in the state, the domestic companies have held their own remarkably well.

The gain in business, however, since last year, has been in the main confined to the stock companies, which find, in their own state, the most profitable field in which to work.

## COMPANIES OF OTHER STATES.

	1895.	1896.
Risks written .....	\$27,901,517.71	\$32,037,534.12
Premiums received .....	372,309.77	436,896.61
Losses paid .....	151,178.50	184,665.15

The companies of this class made a handsome gain during the year, increasing their risks written over four millions more than the previous year, and the figures of the premiums received and losses paid show a profitable year's business in the old Granite State.

Tables 19 to 22, inclusive, give full information of the condition and transactions of these companies.

## COMPANIES OF OTHER COUNTRIES.

	1895.	1896.
Risks written .....	\$13,885,957.52	\$13,796,626.50
Premiums received .....	193,128.60	192,040.47
Losses paid .....	90,347.93	101,402.15

The companies of other countries have about held their own; the amount of risks written and premiums received are a trifle less than those of 1895, while the losses are a fraction more.

Tables 19 to 22, inclusive, give full details of the companies' business.

## TOTAL BUSINESS OF ALL AUTHORIZED COMPANIES WITHIN THE STATE.

	1895.	1896.
Risks written* .....	\$82,989,202.83	\$89,427,741.79
Premiums received .....	1,098,978.07	1,199,879.97
Losses paid .....	481,736.34	553,045.54

The increase in business has been regular each year. With the number of companies authorized, there seems to be no need of seeking protection in unauthorized companies, but that it is still done is unquestioned, to the detriment of the state always, which, under such circumstances, receives neither fees nor taxes; and to the injury of the insured occasionally, who does not receive the indemnity to which he is entitled. Under present laws, there seems to be no effective remedy for this.

For the purpose of comparing the experience of the years mentioned, the tables published in the previous reports are continued in this, the information contained therein being considered useful to all interested in fire insurance.

\* There was an error in this item in the report of 1896.



## REPORT OF THE

## THE TOWN MUTUAL INSURANCE COMPANIES. — BUSINESS OF TWENTY-SEVEN YEARS.

Years.	Amount at risk.	Premiums Received.	Assess- ments made.	Losses paid.	Expenses.	Cost per \$100 of risk.	Number of companies.
1870	\$1,900,770	\$490.02	\$847.00	\$835.17	\$484.40	\$0.07	14
1871	2,126,612	674.23	5,014.46	4,920.29	874.82	.27	15
1872	2,136,460	560.46	2,216.65	2,166.00	845.28	.14	15
1873	2,241,627	901.42	4,381.66	3,146.25	855.51	.18	16
1874	2,255,247	615.22	2,015.09	683.50	944.61	.07	16
1875	1,187,436	624.76	2,302.44	2,233.00	658.41	.13	15
1876	1,952,096	615.01	799.69	1,202.20	622.68	.09	16
1877	2,300,104	723.96	3,251.97	5,316.59	720.57	.26	16
1878	2,322,837	545.18	4,620.23	7,113.16	1,295.10	.36	16
1879	2,207,693	602.77	3,226.01	3,237.32	919.46	.19	16
1880	2,088,891	558.44	5,987.96	3,686.89	964.96	.22	16
1881	2,306,261	1,323.83	2,114.31	2,429.28	760.56	.14	18
1882	2,305,472	741.10	2,863.90	1,199.70	1,034.78	.10	18
1883	2,207,149	798.77	1,134.23	1,041.52	910.89	.09	17
1884	2,226,008	620.37	1,594.13	2,120.72	762.75	.13	17
1885	2,261,312	660.50	2,882.38	2,722.50	581.64	.15	17
1886	2,609,924	1,240.74	2,372.72	2,071.98	1,493.50	.14	21
1887	2,992,277	2,156.66	2,928.38	1,845.41	2,143.00	.17	23
1888	3,239,809	1,980.13	11,062.62	9,423.36	2,309.12	.36	25
1889	3,236,566	1,534.55	5,697.90	5,708.47	1,234.99	.22	24
1890	3,232,458	1,683.07	5,261.81	7,688.52	1,630.33	.29	23
1891	3,237,343	2,202.73	4,707.45	4,677.80	2,805.44	.23	22
1892	3,221,214	2,004.70	7,116.21	3,027.50	1,125.61	.13	22
1893	3,029,879	9,530.51	3,903.27	8,007.05	1,459.80	.31	21
1894	2,963,275	1,998.16	5,107.47	5,874.36	2,272.55	.27	21
1895	2,999,892	1,711.07	6,455.33	7,038.05	1,132.12	.27	22
1896	2,923,921	1,929.48	3,328.48	2,927.20	1,154.73	.14	20
	\$67,712,483	\$31,027.84	\$103,193.74	\$10,343.79	\$31,997.61	\$0.06	19

## GRANGE AND COUNTY MUTUALS. — BUSINESS OF NINE YEARS.

Years.	Risks in force.	Assessments and premiums received.	Losses paid.	Expense of management.
1888	\$4,647,063.00	\$4,382.07	\$3,033.83	\$2,164.24
1889	5,328,902.00	15,681.67	7,798.10	2,166.63
1890	6,049,366.00	8,768.19	9,618.75	2,669.95
1891	6,520,897.00	19,786.02	10,733.13	3,004.61
1892	6,845,815.00	9,840.82	15,914.37	3,068.64
1893	7,339,843.00	19,862.49	15,354.92	3,022.87
1894	8,090,576.00	15,076.42	15,977.97	4,297.91
1895	8,874,877.00	22,016.88	19,531.82	3,479.48
1896	9,567,118.00	31,483.10	25,800.55	6,763.20
	\$63,264,477.00	\$146,897.66	\$123,743.44	\$30,537.53

## VALUED POLICY LAW EXPERIENCE.

The comparison tables, giving the experience of all authorized companies for corresponding years, before and after the passage of the valued policy law, are continued as a matter of reference. Table No. 1 gives the experience of eleven years immediately preceding the passage of the law. Table No. 2 gives the eleven years after the enactment.

TABLE No. 1.

Years.	Risks written.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Ratio of premiums received to risks written.
1874	\$38,923,843.00	\$527,869.55	\$314,077.70	50.02	1.35
1875	43,539,576.00	623,696.29	426,646.17	68.00	1.43
1876	44,214,248.00	606,295.52	424,745.68	70.05	1.36
1877	38,226,890.00	509,469.87	294,427.49	57.79	1.17
1878	38,447,894.00	458,978.31	400,355.34	87.22	1.15
1879	37,728,541.00	459,862.46	343,681.54	74.72	1.28
1880	39,947,421.00	483,299.56	279,023.88	57.75	1.11
1881	41,625,013.00	503,658.98	374,962.18	74.44	1.40
1882	48,263,719.00	590,837.56	391,067.36	66.18	1.43
1883	50,968,941.00	620,775.60	382,892.42	61.68	1.37
1884	44,724,531.00	615,273.21	308,242.10	50.09	1.33
	\$466,610,617.00	\$6,000,061.91	\$3,940,121.86	65.66	1.28

TABLE No. 2.

1886	\$47,466,484.00	\$555,924.35	\$112,080.01	20.15	1.17
1887	55,550,441.00	711,817.52	399,084.15	56.10	1.28
1888	60,810,197.00	744,613.79	269,634.66	36.21	1.22
1889	62,829,643.00	775,531.45	231,300.13	29.82	1.23
1890	75,336,186.00	941,920.84	416,320.28	44.19	1.25
1891	75,966,240.00	933,095.22	363,426.58	38.94	1.22
1892	83,561,936.00	1,021,726.01	592,638.40	58.00	1.22
1893	95,348,305.00	1,114,961.96	450,042.41	40.36	1.17
1894	76,071,775.00	987,777.27	573,076.42	58.01	1.29
1895	82,989,202.00	1,098,978.07	481,736.34	42.83	1.32
1896	89,427,741.00	1,199,879.97	553,045.54	46.09	1.34
	\$805,358,100.00	\$10,085,726.45	\$4,442,334.92	44.04	1.25

The business of the county and town mutuals is included in the figures of the foregoing tables, and, for obvious reasons, this would increase slightly the ratio of losses paid to premiums received.

It seems like shaking a red rag at a bull to say anything creditable of the law under whose operation such a good showing, so far as reduced losses are concerned, is made. Seven years ago, the late Commissioner Huse said, in his report of the business of 1889, "The comparative experience of the companies with the old law and with the new, as it has come to us from year to year, will practically demonstrate which is the better law." There can be but one conclusion now as to which is the best. The figures give a conclusive answer. With receipts for the second period of over four millions of dollars in excess of those for the first period, and losses but half a million more, and a slightly lower ratio of premiums received to risks written, there seems to be no need for argument. It would be but a waste of words. The tables tell their own story, and they do it effectually.

An interesting fact in connection with the foregoing is that ten cities and sixty towns in the state have good fire protection in the shape of water-works and fire departments. The population of the cities, in the aggregate, at the last census, was 153,200, and of the sixty towns, 116,089,—in both, 269,289. Five sevenths of the people of the state live within fire protection, and, undoubtedly, a much larger proportion of its insurable property is within its limits.

About eight millions of dollars is the estimate made of the cost of the construction of water-works and the establishment of fire de-

partments in New Hampshire, which is something creditable to a state with a population slightly in excess of 375,000.

The ratios of losses paid to premiums received in New Hampshire for eleven years, and in the other states named for seventeen years, are given here. The New England and Middle states are selected for the purpose of comparison. New Hampshire is the only one of the number possessing a valued policy law, but, regardless of that fact, it retains the lead in returning the lowest loss ratio, the experience beginning after the enactment of the law. The figures are taken from the columns of a reliable insurance journal.

New Hampshire,	11 years,	43.9
Connecticut,	17 years,	48.2
New Jersey,	"	48.4
Pennsylvania,	"	56.5
Rhode Island,	"	58.1
Massachusetts,	"	61.2
Maine,	"	62.2
New York,	"	64.5
Delaware,	"	67.9
Vermont,	"	71.8

#### TAXATION OF INSURANCE COMPANIES.

The present system of taxing insurance companies, on account of its want of uniformity, is burdensome to the companies, and a source of annoyance to the insurance departments. The fees and taxes imposed by the authority of the laws of this state on the companies of other states and countries have been, as a rule, less than those assessed on companies of the same class by the laws of other states. Domestic companies, conducted on the stock plan, pay a tax of one per cent annually on their paid-up capital, and an annual fee of five dollars, each, for filing statement. Domestic companies, operated on the mutual plan, pay no tax, but, like the stock companies, pay an annual fee of five dollars for filing their statements. Neither class are subject to license fees.

Stock and mutual companies of other states and countries, when first admitted, pay the following fees:

For filing charter .....	\$25.00
For filing statement .....	15.00
For company license .....	5.00
For each agent's license .....	2.00

They are also obliged to pay annual fees of fifteen dollars for filing statement, five dollars for renewal of company license, and two dollars each for renewal of agent's license; also an annual tax of one per cent on the gross premiums received for insurance placed within the state. Nearly all the other states impose taxes and fees largely in excess of these, on companies of this state authorized to do business in such states. As a matter of equity, therefore, the legislature of 1895 enacted a reciprocal law, under whose requirements the insurance commissioner of this state was authorized, whenever he found that the laws of any other state or country imposed any fees, taxes, etc., on New Hampshire companies, additional to, or in excess of those imposed by the laws of this state, on companies of such state or country, doing business in this state, to impose the same fees and taxes on such companies while such laws remained in force. That action of this nature was necessary will be shown. Two states charge a tax of one and one half per cent on premiums received; sixteen states, two per cent; five states two and one half per cent, and two states, three per cent. With the majority, this tax was on gross premiums. As an illustration of the contrast in the amount collected for fees, this state charges for company license, and annual renewal thereof, five dollars; Maryland, for the same, collects three hundred dollars. In many of the states there are other fees and taxes, municipal or county, or for the benefit of fire departments, assessed and collected in such a manner that it is almost impossible to determine the amount to be imposed as a reciprocal tax.

In New York state, cities and towns possessing fire departments are authorized to tax the premium receipts of companies of other states, received in such cities and towns, two per cent, gross.

The effect of this law was the imposition of a two per cent tax on all the companies of other states doing business in this state, save seven from Connecticut and one from California. To sum up: Thirty-one American companies paid a tax of two per cent on the premiums received in New Hampshire, and eight paid one per cent.

This was not only an equitable enactment, but it materially increased the resources of the insurance department. The increase from this source for the years 1895 and 1896 was about \$7,000. To make the situation still more equitable, this tax requirement should have been extended to the companies of other countries, twenty-one of which are authorized, at the date of writing, to transact business in New Hampshire. It would not have been a special hardship on them, as they are obliged to pay at least a tax of two per cent on premiums received in nearly every state in the Union in which they do business, except in the states where their deposits are placed for the benefit of their United States policy-holders.

In such cases, their deposits, instead of their premium receipts, are subject to taxation. To illustrate the inequality existing at present: Twenty American companies, from New York and Pennsylvania, with premium receipts in New Hampshire of \$198,000, paid, at two per cent, a tax of \$3,960, while nineteen companies of other countries, with premium receipts in the state of \$191,900, paid, at one per cent, but \$1,919.

This can well be called inverted protection, and is hardly in accord with the principle, always proclaimed, of equal rights and equal responsibilities. To make the illustration a little stronger. The amount of the tax of one per cent on its capital stock of \$1,000,000, paid by the New Hampshire Fire Insurance Co., would be more than five per cent on its premium receipts in this state for 1896, which were, in round numbers, \$195,000, but \$4,000 in excess of the premium receipts of the companies on which a tax of but \$1,919 was paid.

The Public Statutes, in prescribing the duties of the insurance commissioner, reads, "He shall also give such further information, and such recommendations in relation to the subject of insurance, as he shall deem to be of use to the legislature and the people of the state."

In accordance with these instructions, a bill was prepared by the insurance commissioner, under whose provisions the companies of other countries would be assessed a tax of two per cent on the premiums received for insurance written in the state. It was presented to the house, and referred to the insurance committee, which voted in favor of its passage. The bill was not reported to the legislature, after the action of the committee, until it was too late to have that

body consider it. Why it was not submitted earlier, the records of the legislature will show. The failure to enact it gives the companies of other countries an undue advantage over the companies of other states, with the two exceptions mentioned, and decreases the revenues of the insurance department about \$2,000 annually. Its consideration is respectfully submitted to the legislature of 1899, with the recommendation that it ought to become a law.

#### FIRE STATISTICS.

It is gratifying to say that, with but two exceptions, every town and city in the state has filed returns, semi-annually, of the fires occurring, etc., as required by law.

The number of fires for the year is 508, which is 88 more than for the year previous. This increase was due wholly to exposure, mainly in two places, Epping and Bartlett. The experience of the year is printed, for the first time, in two parts. This change is made in order to compare the two periods, and thus ascertain in which the most fires occur.

As would naturally be expected, the first six months of the year show a larger number of fires, and a greater damage, proving that the risk is greater in cold weather. For the six months ending July 1, 1896, the number of fires was forty-two more than for the six months following, and the amount of the loss was over one hundred thousand dollars more than for the second period, ending January 1, 1897. The value of the property destroyed being as a rule estimated, it is not unreasonable to suppose, from experience, that the amount is largely in excess of the real value. The tabulation of the principal causes of fires is continued for reference.

	Unknown.	Defective Chimneys.	Exposure.	Incendiary.
1889 .....	74	53	67	30
1890 .....	122	60	38	38
1891 .....	94	47	25	20
1892 .....	110	63	64	33
1893 .....	104	72	51	31
1894 .....	129	75	64	33
1895 .....	120	76	31	25
1896 .....	158	70	84	34
	<hr/> 911	<hr/> 516	<hr/> 424	<hr/> 244

## INSURANCE COMMISSIONER.

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	No. of fires.	Total loss.	Insurance paid.
1889 .....	336	\$670,807	\$316,240
1890 .....	445	746,973	412,470
1891 .....	318	664,646	341,219
1892 .....	458	948,489	501,858
1893 .....	414	1,158,922	625,207
1894 .....	476	848,635	413,791
1895 .....	420	741,568	333,463
1896 .....	508	925,723	471,888
	<hr/> 3,316	<hr/> \$6,705,763	<hr/> \$3,416,136

## FIDELITY AND CASUALTY INSURANCE.

But few changes have taken place in this class of companies during the year. The New England Burglary Insurance Company of Boston withdrew, and the United States Fidelity and Guaranty Insurance Company of Baltimore was admitted to the state. The latter was licensed February 17 of the present year, and as no business had been done in the state previous to that date, no further mention is made of it in this report. Eighteen companies have reported the following business transacted within the state during the year 1896. The business for 1895 is also given for comparison.

	1895.	1896.
Risks written .....	\$12,174,342.64	\$13,599,550.58
Premiums received .....	70,876.48	73,716.70
Losses paid .....	20,469.69	33,485.15

Tables 24 and 25 give more detailed information regarding the condition of these companies. One of them is situated in Montreal, two in Great Britain, and the balance of the number are incorporated under the laws of the states in which they are located. All are conducted on the stock plan. Five possess a paid-up capital each of \$200,000; four of \$250,000 each; four of \$500,000; one of \$750,000; one of \$1,000,000, and one of \$2,500,000; or in all, \$8,550,000.

Two of them do a life business, viz.: the Etna and the Travelers'.

The capital of the former is \$1,750,000. It is not included in



the above figures. The gross assets of the companies, on December 31, 1896, were \$25,066,536.54, and the liabilities on the same date were \$11,866,951.10, leaving a surplus as to policy-holders of \$13,199,585.44.

Of the companies of other countries, but one, the Guarantee Company of North America, of Montreal, is authorized to do a surety or fidelity business in this state. The statutes limit the transaction of this kind of insurance to the companies organized under the laws of the several states of the United States. The Montreal company was in New Hampshire before the enactment of the statute mentioned, and for this reason the insurance commissioner ruled that the company had the right to remain.

This ruling was sustained by an opinion of the attorney-general during the past year. Nine of the companies transacted, each, within and without the state, but one kind of business; two each, within and without the state, two kinds; two each, three kinds without the state, and two within; one, four kinds within and without the state; one, four kinds without and one within the state; one, five kinds without the state, and one within, and one, six kinds within and without the state.

Six of the number confine themselves to surety insurance. In some of the states casualty companies are not authorized to do more than one kind of business, but in this state, in the absence of any law against it, none but the surety companies keep within that limit.

One of the companies included in the number has been severely criticised in certain quarters during the past two years. The statements of the company, filed with the insurance commissioner, were made in compliance with the requirements of the laws of this state, and their correctness being vouched for by the insurance commissioner of the state under whose laws the company was incorporated, there seems to be no good reason to doubt its solvency, and, in consequence, the license of the company has been renewed each year. The insurance department of the state in question has been considered one of the best in the country, and in accepting a certificate of examination from its head, the insurance commissioner of New Hampshire is simply practicing what he preaches. In his address as president of the National Convention of Insurance Commissioners, at Chicago, in 1895, he said:

"Under the laws of New Hampshire, the commissioner is authorized to examine into the condition and affairs of any domestic or foreign insurance company doing business, or proposing to do business, in the state.

"Now it strikes me, that although a commissioner has a right to make an examination, that such right ought to be exercised only under the most extreme necessity, and such a necessity could exist only when the insurance department in which the company is located neglects, if called upon, to make the examination. In other words, looking at it from my standpoint, I do not think it would be proper for me, simply because the laws of my state give me the power, to go to Massachusetts, or New York, and make an examination at an expense to the company of two or three hundred dollars, when the Massachusetts or New York department, if I had confidence in them, could make the examination without any expense.

"This is a matter that concerns ourselves largely, and, for one, I would like to have some rule adopted so that we could work together without placing an additional tax on the companies. New Hampshire laws relating to the taxation of companies are not burdensome, and, as insurance commissioner, I believe my labors should be performed in the same spirit, although, in the end, it is the policyholder and not the company that has to foot the bills."

#### LIFE INSURANCE.

The only change occurring during the year, among companies of this class, was the withdrawal, on December 31, 1896, of the Germania Life, of New York. Twenty-one companies authorized to do business report the following transactions within the state for the year ending Dec. 31, 1896:

	1895.	1896.
Premiums received .....	\$968,854.60	865,353.10
Losses paid .....	433,454.37	377,842.64
Policies issued (2,543)...	3,713,292.07	(2,326) 3,327,651.65
Policies in force (15,688).	26,362,915.59	(16,547) 27,402,239.58

But nine life companies authorized to do business in the state are managed on the stock plan. The amount of their paid-up capital is \$5,765,000. Over four fifths of this is possessed by three companies; practically nearly all are conducted on the mutual plan.

The figures of the year's business show a loss in premium receipts of over a hundred thousand dollars, and a decrease in losses paid of over fifty thousand. New Hampshire being classed as one of the great industrial centers, the effect of the stringent times of two years past is apparent. As a rule, but little complaint is made to the insurance department against the life companies, but two being filed last year. In both instances, the agents placing the risks misrepresented, it was claimed, the amount to be received at the termination of the endowment period. (Both policies were issued on this plan.) It is easy, however, to be mistaken on that point. There is nothing in the statutes of New Hampshire relating especially to the contracts of companies of this class, and aggrieved policy-holders must resort to the courts of the state if they think they have not been fairly treated. The wise course to take when seeking insurance is to write to the home office to ascertain if the statements of the agents are in accord with the contract as understood by the managers of the company. As a rule, however, this is rarely done, and, in the end, the result is always the same,—putting a lock on the stable door after the horse has been stolen. None of the companies doing business here are organized under the laws of this state.

It is fair to presume that the interests of the policy-holders of those authorized to work here are carefully guarded by the laws of the state under which they are incorporated. The best evidence that they are is the condition of the companies as evinced in their annual statements, abstracts of which are published in this report. No one now questions the system under which the life companies are managed. The very best authorities concede its soundness. Ability, honesty, and economy on the part of the managers and agents are all that is required to conduct them successfully, and meet their obligations promptly. The fact that the latter has been done is proof that the former has not been lacking. The efforts made during the past three years by the managers of the largest of the companies to enforce the laws enacted in the several states against rebating show that they are in earnest in their desire to bring about a reform in this direction, the effect of which is beneficial to the companies, and fair to a large class of policy-holders, who, in seeking insurance, think no more of beating an agent in the

way of a rebate on their first premium than they would a tailor in purchasing a supply of clothing. The three leading items of the twenty-one authorized companies doing business in New Hampshire on December 31, 1896, were as follows, those for 1895 being also given for the purpose of comparison:

	1895.	1896.
Assets .....	\$1,054,661,984.70	\$1,137,010,680.81
Liabilities .....	906,960,406.79	973,997,747.34
Surplus .....	147,700,576.92	163,083,896.74

The premium reserve will include nearly all of the liabilities.

Individuals, or legislative bodies, would do well to consider the magnitude of these figures before speaking or acting hastily on any measure affecting their safety, for all of this vast sum of assets, or nearly all of it, belongs to the policy-holders of the companies.

Tables 24 to 31, inclusive, give the condition and business transactions of these companies.

#### ASSESSMENT ASSOCIATIONS.

##### LIFE.

Seven companies of this class are authorized to do business in the state. This is an increase of one since the publication of the last report, the Bay State Beneficiary Association being admitted during the year 1896. The requirements for these companies remain unchanged.

Those of other states are obliged to possess *invested* assets to the amount of \$100,000. The Northwestern Masonic Aid Association changed its name to The Northwestern Life Assurance Company during the past year.

This change, on account of the similarity of name to the Northwestern Mutual Life Insurance Company of Wisconsin, was injudicious, as well as unjust to the latter, and will be a source of annoyance to insurance departments, and must be also to the policy-holders of both companies.

The transactions of six companies for 1895, and of seven for 1896, within the state, were comparatively as follows:

	1895.	1896.
Number of policies in force.....	1,075	1,405
Amount of the same.....	\$2,520,750.00	\$2,906,350.00
Assessments, etc., paid .....	49,955.00	73,018.00
Losses and claims paid.....	54,286.00	86,100.00

For more detailed information, reference can be made to Tables 32 and 33.

The assessment system of life insurance has been subjected to a severe test during the past year. Companies of this class were not authorized to do business in this state until April, 1895. A law was enacted by the legislature of that year, under whose provisions, on compliance by the companies with its requirements, the insurance commissioner had no option but to admit them. They are obliged to pay the same fees and taxes as are imposed on all insurance companies.

There is one feature about the certificates issued by companies of this class that experience has proven to be a source of trouble to their managers, very often of disappointment to their policy-holders, and, as well, of injury to the companies, and that is, the benefit paid to members during life in case of total disability, which is usually fifty per cent of the full amount written in the certificate. While this may be the means of increasing the number of certificate holders in the beginning, for all like to receive a benefit during life, it is the opinion of those well informed, whose judgment is based on experience, that it is a source of injury to the company in the end. It is not unlikely that many make claims for benefits on this ground, who, in the opinion of the managers, are not entitled to it; with the result that payment is refused, or else a compromise is effected. Either way is sure to create enemies for the company interested, as well as criticisms of the system itself. It would therefore seem that a benefit payable only at the death of the insured would be far better for all parties concerned. Certainly there is good reason to believe that the companies are not benefited under the present system, while, on the other hand, the policy-holders interested, whose claims have been rejected, feel positive that they have been treated unfairly. Outside of this phase of the business, there has been, since their admission, no complaint made to the insurance department by the certificate holders of the assessment companies,

save the general dissatisfaction expressed against the management of one corporation whose name has been before the public for a year or more.

The experience of the Massachusetts Benefit Life Association during the past year has created no little agitation among its New Hampshire policy-holders, many of whom were transferred to that company from a domestic assessment association, which wound up its affairs some years ago. That it would be unwise to increase this agitation until the condition of the association is fully known, goes without saying. The commission appointed by the governor of Massachusetts has not yet completed its labors. When it makes its final report the facts will be known, or ought to be.

#### ASSESSMENT ASSOCIATIONS.

##### CASUALTY.

Two companies of this class were licensed since January 1, 1897, the Massachusetts Mutual Accident Association, and the Masonic Equitable Accident Association, both of Boston. The legislature of 1897 amended the law of 1895. Under the amended law, companies of this kind are obliged to possess \$10,000 of invested assets, instead of \$50,000, as provided for in the original act. But one company, the New England Mutual Accident Association of Boston, transacted any business within the state during the year 1896. Its comparative operations for two years were as follows:

Number of risks in force.....	83	69
Amount of same .....	\$463,550.00	\$430,250.00
Assessments paid .....	1,119.00	1,311.00
Losses and claims paid.....	none	552.00

Tables 32 and 33 give the details.

#### FRATERNAL BENEFICIARY ASSOCIATIONS.

Twenty-nine associations, classed under the above head, had transcripts of their statements published in the last report. Of these, two were refused a renewal of license; one, the United States Benevolent Society, of Saginaw, Mich., for having changed from the fraternal to the assessment plan; the other, the Equitable Aid Union, of Columbus, Pa., not being in such condition financially as would warrant a continuance of business in New Hampshire. In conse-

quence, neither association has had any legal right to work in the state since April 1, 1896.

The New Hampshire Odd Fellows' Association of Manchester, by mutual consent, discontinued the transaction of business in December, 1896; cause, decrease in membership. This reduced the number of associations having abstracts of annual statements published in the last annual report to twenty-six. Since that time ten more have been authorized to transact business, making the entire number of authorized associations of this class, on April 1, 1897, thirty-five. Of these, one is incorporated under the laws of the Dominion of Canada, two of New Hampshire, and the balance of other states.

The changes were as follows:

#### DISCONTINUED BUSINESS IN THE STATE.

United States Benevolent Society, Michigan.

Equitable Aid Union, Pennsylvania.

New Hampshire Odd Fellows', Manchester, N. H.

#### ADMITTED TO THE STATE.

Catholic Knights of America.

Improved Order of Heptasophs.

Knights of the Maccabees.

Masonic Protective Association.

Ridgely Protective Association.

Odd Fellows' Accident Company.

Odd Fellows' Mutual Accident Association.

Workmen's Benefit Association.

Union Fraternal League.

Loyal Protective Association.

Thirty-four of the thirty-six associations having abstracts of their statements published in this report, make the following returns of the business transacted within the state for the year ending December 31, 1896.

Certificates in force December 31, 1896.....	22,492
Amount received from assessments, etc.....	\$358,112.14
Losses and claims paid (375).....	264,178.94

## GENERAL BUSINESS

Of thirty-six associations within and without the state during the year 1896.

Certificates in force Dec. 31, 1896.....	1,080,488
Income during the year.....	\$24,612,991.15
Losses and claims paid during the year.....	22,396,802.46
Balance on hand December 31, 1896.....	4,728,546.29

## RECEIPTS AND EXPENDITURES.

The income to the state from the authorized insurance companies, domestic, of other states, and of other countries, for the year ending June 1, 1897, and the expense of the insurance department for the year ending June 1, 1896, were as follows:

## RECEIPTS.

From fees and charges.....	\$9,839.55
Tax on premiums, companies of other states and countries .....	22,383.63
	<hr/>
	\$32,223.18
Tax on capital stock of domestic companies.....	13,750.00
	<hr/>
	\$45,973.18
Income to state, June 1, 1896.....	39,603.51
	<hr/>
Gain over the previous year.....	\$6,369.67

## EXPENDITURES.

Salary of commissioner .....	\$2,000.00
Salary of clerk .....	1,000.00
Printing report .....	1,482.06
Printing blanks .....	754.82
Rent of office .....	500.00
Express paid .....	59.82
Telegrams .....	12.31
Stationery and office supplies .....	47.56
Moving safe to state house.....	50.00



Postage .....	\$100.80
Traveling expenses, gas, ice, etc.....	88.30
	<hr/>
	\$6,095.67
Expenditures of previous year.....	5,993.24
	<hr/>
Increase in expenditures .....	\$102.43

The financial year of the state treasurer ends on June 1, annually, that of the insurance commissioner on April 1, hence the necessity for giving the expense account of the previous year, as the copy for the insurance commissioner's report is in possession of the state printer before the end of the state treasurer's fiscal year. The fees are collected by the insurance commissioner and turned over to the state treasurer each quarter. He also computes and assesses the tax on premiums, and forwards the bills for the same to the companies of other states and countries. They remit the amount, as required by law, to the state treasurer.

#### RECEIPTS AND EXPENDITURES OF THE INSURANCE DEPARTMENT FOR TWENTY-SEVEN YEARS.

The state derives a revenue from the insurance companies of other states and countries through two channels: First, from the tax assessed on the premiums received by said companies for insurance placed on property located, and persons resident, in New Hampshire; and, second, from the fees charged for company and agents' licenses, filing admission papers, annual statements, etc. The insurance department, as at present constituted, was organized in 1870, by the late Hon. Oliver Pillsbury, who assumed the duties of insurance commissioner in that year. For his compensation he was allowed, by law, to retain all the fees of his office. The tax on premiums was assessed by him, but paid by the companies to the state treasurer. The other expenses of the department, such as printing the report, blanks, etc., were paid out of the state treasury.

In order to show as to whether or not there has been an increase in the expense of the department, proportionally to its gain in income, the following figures are given. From 1870 to 1886, inclusive, it took all the fees, and, in addition, the following amounts each year, for the years named, to pay the entire expense of running

the department. The figures are taken from the annual reports of the state treasurer.

What is meant by "deficit" is that the figures under that head represent the amounts taken from the tax on premiums in addition to the fees, to pay the expense of the insurance department; and what is meant by "surplus" is that the figures under that head represent the amount of fees in *excess* of the expense of the insurance department.

Years.	Fees paid treasurer.	Balance of expense, insurance department.	Deficit.	Tax paid treasurer.	Net income to the state.
1870	None .....	\$711.27	\$711.27	\$11,066.62	\$10,855.55
1871	None .....	938.23	938.23	12,443.38	11,505.15
1872	None .....	956.23	956.23	11,460.46	10,504.23
1873	None .....	877.61	877.61	11,656.91	10,779.30
1874	None .....	794.26	794.26	10,890.19	10,095.93
1875	None .....	1,039.71	1,039.71	11,069.68	10,029.97
1876	None .....	909.34	909.34	9,520.41	8,611.07
1877	None .....	486.20	486.20	7,922.03	7,435.83
1878	None .....	405.19	405.19	6,822.42	6,417.23
1879	None .....	639.69	639.69	6,710.79	6,071.10
1880	None .....	377.09	377.09	6,799.30	6,422.21
1881	None .....	297.83	297.83	7,375.40	7,077.57
1882	None .....	459.51	459.51	7,578.57	7,119.06
1883	None .....	183.04	183.04	8,134.28	7,951.24
1884	None .....	638.06	638.06	8,718.34	8,080.28
1885	None .....	568.05	568.05	3,478.81	2,910.76
1886	None .....	542.97	542.97	3,875.07	3,332.10
	None .....	\$10,824.28	\$10,824.28	\$145,522.66	\$134,698.38

It will be seen from the above statement that, as has been stated, for seventeen years after the organization of the department, under the system established, it required, in addition to the fees of the office, which were allowed the commissioner instead of a salary, to pay the expense of the department, the sum of \$10,824.28, which sum deducted from the tax on premiums paid to the state treasurer, netted the state \$134,698.38.

The enactment of the Valued Policy Law, in 1885, caused all the authorized foreign fire insurance companies to withdraw from the state.

One result of this action was the loss of the amount paid by them for fees, which necessitated a change in the system under which the department was managed. Instead of the fees as a compensation, by act of the legislature, a salary was paid the insurance commissioner, and all the fees from that time have been paid to the state treasurer.

The following is the financial experience of the department since this change was made. The foreign companies commenced to return in 1889, and have been coming in gradually in such numbers that the fees, nearly all of which are derived from them, have been for several years more than sufficient to pay the entire expense of the insurance department.

Years.	Fees paid treasurer.	Expense of department.	Deficit.	Tax paid treasurer.	Net income to the state.
1887	\$818.00	\$2,438.28	\$1,620.28	\$4,342.69	\$2,722.41
1888	1,002.00	3,466.77	2,464.77	5,076.93	2,612.16
1889	4,519.00	5,095.04	576.04	6,265.71	5,689.67
1890	4,808.60	5,655.49	846.89	9,642.63	8,795.74
1891	5,687.40	6,017.15	329.75	10,879.70	10,549.95
			\$5,837.73		
			Surplus.		
1892	6,529.60	5,769.50	\$760.10	12,219.89	12,979.99
1893	6,221.00	6,211.00	10.00	14,447.76	14,457.76
1894	7,020.00	5,993.24	1,026.76	14,486.61	15,513.37
1895	8,127.40	6,095.67	2,031.73	18,726.11	20,757.84
1896	9,383.63	*5,550.00	3,833.63	22,383.63	26,217.26
	\$54,116.63	\$52,292.14	\$7,662.23	\$118,471.66	\$120,296.15
Net income to state from 1870 to 1886, inclusive, . . .					134,698.38
Total net income to state from taxes and fees from 1870 to 1896 . . . . .					\$254,994.52

An examination of the foregoing figures will show that, under the change in management of the office, the amount received for fees alone has been \$1,824.49 in excess of the expenses, which is in marked contrast to the old system, under which it required all the

\* Estimated.

fees, and, in addition, \$10,824.28 of the taxes to make up the deficit.

This cannot help being an interesting exhibit to the taxpayers of New Hampshire, for they prove conclusively that the expense ratio has not kept pace with that of the increased income. The gain from both sources has been due to an increase in the amount charged for fees, and on account of the reciprocal law, in the tax on premiums, as well as a natural increase in the business transacted by the companies.

The amount paid as a tax on their capital stock by the domestic companies is not included in the foregoing tabulation. Adding that to the amount netted to the state from the foreign companies, the entire net income to the state for twenty-seven years from these two sources was from:

Foreign companies .....	\$254,994.53
Domestic companies .....	185,750.00
Total .....	<u>\$440,744.53</u>

#### INSURANCE LEGISLATION OF 1897.

There was no legislation during the last session affecting the interests of fire insurance companies, and but three acts were passed; one relating to assessment casualty companies, one to the forfeiture of life insurance policies, and one authorizing the admission of the New England Live Stock Insurance Co. to New Hampshire. They are printed herewith in full:

AN ACT TO AMEND SECTION 1, CHAPTER 81, LAWS OF 1895, ENTITLED "AN ACT IN AMENDMENT OF CHAPTER 56 OF THE LAWS OF 1891, ENTITLED AN ACT PLACING CERTAIN CORPORATIONS, ASSOCIATIONS, SOCIETIES, AND ORDERS UNDER THE JURISDICTION OF THE INSURANCE COMMISSIONER."

*Be it enacted by the Senate and House of Representatives in General Court convened:*

SECTION 1. Amend section 1, chapter 81 of the Session Laws of 1895, in the twenty-third line of said section, by striking out in said line, after the word "than" the word "fifty" and insert in place thereof the word "ten," so that said section, as amended, shall read:

"Any corporation organized under the authority of any other state or country and engaged in the business of life or casualty insurance upon the assessment plan, whether mutual or joint stock company,

which does not contract to pay living policy-holders or members any fixed benefit save for bodily injury, or physical disability from any cause, shall, upon filing with the insurance commissioner copies, statements, and agreements required by chapter 56 of the Laws of 1891, and upon payment of the same fees and taxes as are required of foreign insurance companies, be licensed by the insurance commissioner to do business in this state, upon furnishing, in addition to other requirements, a certificate under oath of its president and secretary that it is paying and for the twelve months then next preceding has paid the maximum amount named in its policies or certificates in full, and that an assessment upon its policy-holders or members will produce a sum at least equal to the maximum policy or certificate written by the corporation; evidence that it has accumulated and maintains, as a trust for the benefit of policy or certificate holders only, a fund equal at least to the amount which one assessment or mortuary call upon said certificate or policy-holders would produce, and, for corporations engaged in the business of life insurance, of not less than one hundred thousand dollars, and of casualty insurance, of not less than ten thousand dollars, invested as provided in section 2 of chapter 169 of the Public Statutes; and a certificate from the proper authority of its home state or country that corporations of this state, engaged in the business of life or casualty insurance on the assessment plan, are legally entitled to do business in such state or country. All companies, after they are licensed under the provisions of this act, shall in all respects be subject to the provisions of chapter 169 of the Public Statutes, entitled 'Foreign insurance companies and their agents.' "

SECT. 2. This act shall take effect upon its passage.

[Approved February 25, 1897.]

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AN ACT IN RELATION TO THE FORFEITURE OF LIFE INSURANCE POLICIES.

*Be it enacted by the Senate and House of Representatives in General Court convened:*

SECTION 1. No policy of life or endowment insurance issued upon the industrial plan shall become forfeit or void for non-payment of premium after premiums have been paid thereon for the term of two consecutive years. Every such policy shall have a surrender value after the payment of the premiums for two full years, said value to be estimated upon the basis of the actuary's table of mortality, and under such rules as the insurance commissioner of the state shall prescribe. On policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each, the surrender value shall be payable in cash. When the weekly premium is more than fifty cents

per week a paid-up policy may be issued, and for such amount as the insurance commissioner, by rule, shall prescribe, based upon the actuary's table of mortality.

This act shall take effect upon its passage.

[Approved March 4, 1897.]

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**AN ACT AUTHORIZING THE ADMISSION OF THE NEW ENGLAND LIVE STOCK INSURANCE COMPANY TO DO BUSINESS IN THE STATE OF NEW HAMPSHIRE.**

*Be it enacted by the Senate and House of Representatives in General Court convened:*

SECTION 1. The New England Live Stock Insurance Company, a corporation established by special act of the legislature of Massachusetts, in the year eighteen hundred and eighty-eight, may be licensed by the insurance commissioner to transact the business of live stock insurance in this state.

SECT. 2. Said company shall deposit quarterly, in the months of March, June, September, and December, of each year, in its name, in such trust company or national bank in this state as the insurance commissioner shall designate, all moneys received by it for its mortuary fund from policy-holders in this state. Such deposits may be withdrawn for the purpose of paying losses and veterinary attendance occurring in this state, or for other purposes, in such form and manner as said company and the commissioner shall determine.

SECT. 3. The insurance commissioner is hereby authorized to revoke, either temporarily or permanently, the authority granted by this act whenever, on investigation, he is satisfied that said company has failed to comply with the provisions of this act, or has unreasonably neglected to pay the lawful claims of its policy-holders in this state.

SECT. 4. This act shall take effect upon its passage.

[Approved March 25, 1897.]

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**AN UNSETTLED QUESTION.**

The legislature of 1895 enacted a law for the regulation of fraternal beneficiary societies, orders, or associations. Over twenty companies of this class had been authorized to do business under the provisions of the act of 1891, some of them possessing the largest membership of any located in the United States, and from the time of their admission no complaint had been made regarding their supervision, consequently there was no demand on their part for any change in the law under whose requirements they had entered the state. There were several features about the bill that aroused sus-

picion. The first section defined a fraternal beneficiary association as a corporation, etc., organized and carried on for the sole benefit of its members, and not for profit, etc., and authorized it to make provisions for the payment of sick, accident, death, and old age benefits to its members and their beneficiaries, etc., "*or such other benefit as provided by and subject to their compliance with its constitution and laws.*"

The very last section relieved from the provisions of this act the several Masonic, Odd Fellows, Knights of Pythias, Red Men's associations, or other similar orders limiting their membership to some particular order, sect, trade, or profession. Practically, all of the fraternal orders doing business in the state were exempt from its requirements.

For whom, then, was it intended? Under the law of 1891, fraternal associations applying for license were obliged, before receiving the same, to satisfy the insurance commissioner that they were reliable, and worthy of public patronage. This discretionary power the commissioner exercised over every insurance company of other states and countries, authorized to work in New Hampshire, but it was omitted in this bill.

With a realization of the situation existing at the time, the circumstances of which were well known to all parties interested, no opposition was made to its passage. An attempt was made, however, to amend it so that the discretionary power exercised over all other companies and associations would be extended over those admitted to the state under the requirements of this act. This was finally agreed to, but for some reason the amendment was not inserted, and the bill became a law in the form in which it passed the house. Once a part of the statutes, it was not long before it was found for whom it was specially enacted. The "Iron Hall" and the "International Fraternal Alliance," both incorporated under the laws of the state of Maryland, applied for authority to transact business in New Hampshire as fraternal associations, claiming that they could comply with the requirements of the law governing corporations of that class. To prove their claim, the attention of the commissioner was called to the italicized words quoted from the first section of the act. To this interpretation of the law, the commissioner could not agree.

The fraternal associations had never affiliated with the Iron Hall, or any others of its class. They had repudiated all connection with them from the very first. In Massachusetts, the only state in the Union to enact special laws for their government, they were classed properly as endowment associations. In New Hampshire, in 1891, they were all expelled from the state; not one has had any *legal* right to do business here since. The fraternal associations, on the contrary, were authorized to continue their work, and their authority to do business here has been renewed each year. Desiring, however, to give them the benefit of an opinion from the proper legal authority, the question of their right to a license was submitted to the attorney-general. His answer was, practically, that if the associations were of the character as described in section 14 of the law referred to, it was the duty of the commissioner to give them license. The commissioner promptly decided that, in his opinion, they were not, and refused to grant the necessary authority.

The orders then, through their counsel, petitioned the court, in May, 1896, for a mandamus, compelling the commissioner to issue license.

Two dates were assigned for a hearing, but as it was not convenient for one party to attend the first, nor for the other to be present at the second, no hearing has yet been held.

Meantime, one of the two orders applying for a license, the "International Fraternal Alliance," of Baltimore, has been cited to appear before the superior court, in that city, on May 5, 1897, on petition of the attorney-general of Maryland, and commanded "to show cause why its charter shall not be adjudged and decreed to be forfeited for abuses and misuses of its corporate powers and functions, and be annulled and vacated, and that a receiver shall be appointed to take charge of the estate and assets of said corporation, and to administer the same, and wind up the affairs thereof according to law, under the direction of this court."

The petition of the attorney-general contains ten distinct and detailed charges against the company. It states that the corporation, as shown by its by-laws, is not organized for fraternal beneficiary purposes; that it has been guilty, from the beginning, of abuse of its corporate functions, and that it is operating without warrant of law, for which its charter should be forfeited. The endowment



feature of this association, which is substantially the same as that of the Iron Hall, is thus spoken of: "That the business carried on by said corporation is substantially in the nature of an insurance business, and in pursuance of the same it has issued a policy known as the 'Golden Cycle Policy,' which would mature in seven years, and the holders of which were subject to certain dues and assessments; that on said policies the said corporation ordered that, in addition to the regular dues, a note assessment should be levied to the extent of \$650 upon each maturing holder; that said assessments were levied in or about the last year of the maturing of the policy, and in the event of the policy-holders being unwilling to execute the notes for said assessments, their policies would lapse; that the levying of excessive assessments was a practical forfeiture of said policies, and amounts to such an abuse and misuse of the charter right of said corporation, for which its charter ought to be forfeited."

The managers of these associations did not dare to appear before the New Hampshire legislature, or before any of its committees, in the names of the endowment orders, and ask for the enactment of laws providing for their admission. If they had, and succeeded, there would have been no difficulty in procuring license. They deemed it safer to make the attempt to steal in under the guise of fraternal beneficiary associations, but with the record they have made, the Iron Hall before its downfall, and the other as described in the foregoing petition, no sane person, unless he was paid for so doing, would think for a moment of classing them with the honest orders, thirty-five of which are licensed in this state and which paid, in benefits, in New Hampshire, during 1896, nearly two hundred and seventy-five thousand dollars, and throughout the Union, over twenty-three millions of dollars.

An attempt was made, during the last session of the legislature, to amend the law. A bill was drawn up, presented to the house, and referred to the insurance committee. This amendment would strike out the words quoted under which the endowment orders applied for admission, and would also give the insurance commissioner the same power he possesses over all other insurance companies. The committee voted in favor of its passage, but the legislature was given no opportunity to consider it.

It therefore failed to become a law, and the situation will remain the same for two years to come. The revival of this kind of business would be a disgrace to the state, a constant menace to its political integrity, and a curse to the thousands who have to earn their daily bread by the labor of their hands. For, in the main, it is to the wage earners they look for the dues and assessments which create the lapse fund, and from which it is possible to pay the matured certificates of the "*inside guard*." If the International Fraternal Alliance fails to show cause why its charter shall not be forfeited, before the court mentioned, the endowment orders will have to seek new quarters. But let the result of the hearings before the Baltimore and New Hampshire courts be as they may, it will be an evil day for the working people of this state, as well as a blot on the fair fame of New Hampshire, if associations of this class, by fair means or foul, are granted a legal right to resume the transaction of their nefarious business here. To prevent any possibility of it, the enactment of an amendment to the law governing fraternal beneficiary associations similar to the one presented to the insurance committee of the legislature of 1897 is earnestly recommended to the legislature of 1899.

JOHN C. LINEHAN,

*Insurance Commissioner.*



# STATISTICAL TABLES.

TABLE No. 1.

*Showing Cash Assets, Contingent Resources, Liabilities, Income, and Expenditures of the Town Mutual Fire Insurance Companies, for the year ending December 31, 1896.*

COMPANIES.	Cash assets.	Premium notes.	Liabilities (no reserve.)	Surplus or deficit.	Income.	Expenditures.	Ratio of expenditures to income.
Barnstead .....	\$3.32	\$8,584.45	.....	\$3.32	\$79.29	\$75.97	95.81
Bow .....	48.54	4,901.47	\$10.25	38.29	28.31	11.37	40.16
Candia .....	73.64	6,073.19	.....	73.64	43.91	28.91	65.84
Canterbury .....	77.57	8,079.87	.....	77.57	43.46	20.93	48.15
Hollis .....	152.43	12,716.50	.....	152.43	33.23	30.00	90.28
Loudon .....	113.86	5,345.92	38.39	75.47	69.78	30.58	43.82
Lyndeborough .....	138.36	8,065.20	.....	138.36	30.33	40.87	134.75
Milford .....	2,301.84	18,352.00	.....	2,301.84	173.55	6.00	3.45
New Durham .....	151.01	4,101.00	.....	151.01	15.61	21.53	137.92
Northwood .....	35.07	15,754.15	123.25	—88.18	119.42	111.90	93.70
Orford .....	34.37	6,333.50	.....	34.37	99.04	73.42	74.13
Piermont .....	86.65	9,058.17	.....	86.65	435.92	477.32	109.49

# STATISTICAL TABLES.

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Sanbornon .....	1,365.60	6,759.70	.....	1,365.60	111.42	52.27	46.91
Strafford .....	177.07	8,504.72	18.00	159.07	19.84	18.28	94.52
Sunapee .....	1,263.88	10,384.33	.....	1,263.88	652.34	144.60	22.16
Sutton .....	67.72	9,808.35	.....	67.72	58.92	29.18	48.66
Tilton and Northfield .....	899.97	5,362.50	.....	899.97	127.94	40.46	31.62
Weare .....	767.08	32,394.97	580.00	187.08	2,721.15	2,759.45	101.40
Westmoreland .....	135.38	11,346.50	53.22	82.16	91.27	108.89	119.30
	\$7,878.36	\$191,276.40	\$823.11	\$7,231.61	\$4,964.23	\$4,081.93	82.39

TABLE No. 2.

*Showing Receipts and Expenditures of Town Mutual Fire Insurance Companies as reported in their Annual Statements for 1896.*

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Barnstead .....	\$79.29	.....	.....	\$5.50	\$5.50	.....	\$70.47
Bow .....	26.44	.....	.....	.....	.....	\$1.87	11.37
Candia .....	41.33	.....	.....	.....	.....	2.58	28.91
Canterbury .....	25.46	.....	\$18.00	.....	.....	.....	20.93
Hollis .....	33.23	.....	.....	.....	.....	.....	30.00
Loudon .....	69.00	.....	.....	.....	.....	.78	30.58
Lyndeborough .....	30.33	.....	.....	.....	.50	.....	40.37
Milford .....	173.55	.....	.....	.....	.....	.....	6.00
New Durham .....	15.61	.....	.....	2.00	2.00	.....	19.53
Northwood .....	119.42	.....	.....	.....	30.00	.....	81.90
Orford .....	99.04	.....	.....	.....	.....	.....	73.42
Piermont .....	75.67	.....	360.25	.....	400.00	.....	77.92
Sanbornton .....	80.25	.....	.....	.....	.....	31.17	52.27

Strafford.....	19.84	.....	.....	.....	.....	.....	18.28
Sunapee.....	633.14	.....	.....	.....	.....	.....	133.10
Sutton.....	58.92	.....	.....	.....	.....	19.20	29.18
Tilton and Northfield.	101.62	.....	.....	.....	.....	26.32	40.46
Weare.....	156.57	.....	.....	.....	.....	.....	292.45
Westmoreland.....	91.27	.....	.....	.....	.....	.....	98.19
Wilmot.....	.....	.....	.....	.....	.....	.....	.....
	\$1,929.48	\$3,328.48	\$2,942.83	\$3,076.70	\$2,927.20	\$81.92	\$1,154.73



TABLE No. 3.

*Risks in force December 31, 1896, Risks written during year. Premiums and Assessments received, Losses paid and other Expenditures, with cost per \$100 of Risks for Insurance by the Town Mutual Fire Insurance Companies.*

COMPANIES.	Risks in force Dec. 31, 1896.	Risks written during year.	Premiums and assessments received.	Losses and other expenditures.	Cost per \$100 of risks.
Barnstead.....	\$143,085.00	\$21,550.00	\$79.29	\$75.97	\$0.05
Bow.....	86,029.50	14,130.00	26.44	11.57	.01
Candia.....	94,945.00	14,800.00	41.33	28.91	.03
Canterbury.....	139,200.00	26,200.00	43.46	20.93	.01
Hollis.....	211,195.00	30,500.00	33.23	30.00	.02
London.....	98,610.00	15,650.00	69.00	30.58	.03
Lyndeborough.....	134,420.00	28,400.00	30.33	40.87	.03
Milford.....	177,635.00	37,210.00	173.55	6.00	.003
New Durham.....	68,350.00	6,450.00	15.61	21.53	.03
Northwood.....	287,719.00	56,414.00	119.42	111.90	.04
Orford.....	123,295.00	47,005.00	99.04	73.42	.06
Piermont.....	132,960.00	27,050.00	435.92	477.32	.35
Sanbornton.....	135,194.00	14,750.00	111.42	52.27	.03

Strafford.....	147,137.00	7,350.00	19.34	18.28	.01
Sunapee.....	186,725.00	86,685.00	633.14	144.60	.07
Sutton.....	99,045.00	20,560.00	58.92	29.18	.03
Tilton and Northfield.....	107,250.00	18,625.00	101.62	40.46	.04
Weare.....	445,112.00	72,665.00	2,478.00	2,759.45	.62
Westmoreland.....	106,065.00	35,400.00	10.70	108.89	.10
Willmot.....	.....	.....	.....	.....	.....
	\$2,923,921.50	\$581,394.00	\$4,579.76	\$4,081.93	\$0.14

TABLE NO. 4.

*Statement of Assets, Contingent Premiums, Liabilities, Surplus, Income, and Expenditures, with Ratio of Expenditures to Income, of the Grange and County Mutual Fire Insurance Companies, for the year ending December 31, 1896.*

COMPANIES.	Cash assets.	Contingent premiums.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.	Ratio of expenditures to income.
Grange Mutual.....	\$5,781.55	\$121,222.74	\$515.00	\$5,266.55	\$18,509.95	\$16,160.41	87.30
Merrimack County....	139.47	36,180.13	900.00	-760.53	2,550.83	2,451.36	95.70
Rockingham Farmers'.	3,157.51	279,001.86	16,472.00	-13,314.49	20,182.32	21,301.86	105.54
	\$9,078.53	\$436,404.73	\$17,887.00	-\$8,808.47	\$41,243.10	\$39,913.63	96.77

TABLE No. 5.  
*Showing Receipts and Expenditures of the Grange and County Mutuals as reported in the Annual Statements for 1896.*

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Grange Mutual.....	\$8,681.47	\$8,828.48	\$8,828.48	\$13,253.50	\$13,253.50	\$1,000.00	\$2,906.91
Merrimack County....	215.06	2,268.57	2,275.77	2,301.50	1,401.50	60.00	1,049.86
Rockingham Farmers'.	2,195.68	.....	9,286.64	11,145.55	11,145.55	8,700.00	10,156.31
	\$11,092.21	\$11,097.05	\$20,390.89	\$26,700.55	\$25,800.55	\$9,760.00	\$14,113.08

TABLE No. 6.

*Amount of Risks in force, Risks written during year, Premiums and Assessments received, Losses paid, and other Expenditures, with Cost per \$100 of Risks for Insurance by the Grange and County Mutuals, for the year ending December 31, 1896.*

COMPANIES.	Risks in force Dec. 31, 1896.	Premiums and assessments received.	Losses and other expen- ditures.	Risks written during the year.	Cost per \$100 of risks.
Grange Mutual.....	\$4,040,758.08	\$17,509.95	\$16,160.41	\$1,635,900.00	\$0.40
Merrimack County.....	639,604.00	2,490.83	2,451.36	72,775.00	.38
Rockingham Farmers'.....	4,886,756.00	11,482.32	21,301.86	814,872.00	.43
	\$9,567,118.08	\$31,483.10	\$39,913.63	\$2,523,547.00	\$0.41

TABLE NO. 7.  
*Showing Assets, Policy Stipulations, Liabilities, and Surplus of Mutual Fire Insurance Companies taking a full cash premium, for the year ending December 31, 1896, with Ratio of Surplus to Assets.*

COMPANIES.	Gross assets.	Policy stipulations.	Liabilities including reinsurance.	Surplus or deficiency.	Ratio of surplus to assets.
Ætna.....	\$8,460.28	\$7,651.20	\$6,102.28	\$2,358.00	2.78
American Manufacturers'.....	6,749.01	7,071.12	7,629.29	—780.28	.....
Cheshire County.....	12,677.67	58,771.67	25,413.73	—12,736.06	.....
Concord.....	37,660.90	54,202.24	16,795.52	20,865.38	55.43
Home Manufacturers and Traders'.....	5,182.09	10,851.90	6,378.51	—1,196.42	.....
Manufacturers and Merchants'.....	71,824.15	128,526.06	41,834.84	29,989.31	41.75
	\$142,554.10	\$262,073.19	\$104,054.17	\$53,212.69	37.32

## STATISTICAL TABLES.

TABLE No. 8.

*Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Cash Mutual Fire Insurance Companies, for the year 1896.*

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenditures to income.	Ratio of expenditures to premiums.
Etna*.....	\$3,772.26	\$5,484.52	145.83	\$3,677.26	\$2,141.67	58.24	\$1,469.17	38.94	39.95
American Man'rs*	3,508.39	4,332.27	123.48	3,404.04	1,530.92	44.97	1,292.97	36.85	37.98
Cheshire County...	16,961.84	16,694.99	98.41	16,567.34	10,331.18	62.35	6,363.81	37.51	38.41
Concord.....	18,632.90	19,073.72	102.36	17,135.71	12,559.36	73.29	4,077.45	21.88	23.21
Home Manufact'rs*	5,239.26	18,437.73	351.91	4,992.12	3,530.30	70.71	1,858.93	35.48	37.23
Man'rs & Merch'ts'	49,362.74	45,436.79	92.04	46,672.84	29,197.19	62.55	11,814.79	23.93	25.31
	\$97,480.39	\$109,460.02	111.26	\$92,449.31	\$59,290.62	64.13	\$26,877.12	27.57	29.07

\* The difference between the loss and expense account and expenditures represents the amount of the company's note indebtedness paid during the year.

# STATISTICAL TABLES.

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TABLE No. 9.

*Risks written, Premiums charged, Losses incurred during the year by the Cash Mutuals, with Ratio of Losses incurred to Risks written and Premiums charged, also Amount at Risk December 31, 1896, and Cash Premiums thereon.*

COMPANIES.	Risks written.	Cash premiums charged.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums charged.	Risks in force Dec. 31, 1896.	Premiums thereon.	Ratio of premiums to risks in force.
Etna.....	\$178,240.76	\$4,250.38	\$3,200.57	1.79	75.41	\$167,070.76	\$3,859.35	2.31
American Manufacturers	158,802.29	3,934.71	4,861.60	3.06	123.55	149,714.79	3,565.66	2.38
Cheshire County.....	1,291,589.50	19,116.14	9,303.62	0.72	48.66	2,438,761.65	31,727.25	1.90
Concord.....	1,222,441.67	18,287.67	11,054.74	0.90	60.44	2,001,837.12	27,172.81	1.85
Home Manufacturers	254,410.75	5,766.39	3,935.01	1.54	68.24	248,115.75	5,522.71	2.22
Man'rs & Merchants	3,331,120.00	52,200.34	29,388.88	0.88	56.30	4,766,021.00	68,900.97	1.43
	\$6,436,604.97	\$103,555.63	\$61,744.42	0.96	59.62	\$9,771,521.07	\$140,148.75	1.43



TABLE No. 10.  
Ratio of Net Assets to Risks in force and of Premiums charged to Risks written, for the year 1896, by the Cash Mutual Fire Insurance Companies.

COMPANIES.	Risks in force.	Net assets.	Ratio of net assets to Risks.	Risks written in 1896.	Premiums thereon.	Ratio of premiums to Risks.
Ætna.....	\$167,070.76	\$4,287.68	2.56	\$178,240.76	\$4,250.38	2.38
American Manufacturers'.....	149,714.79	1,002.55	0.68	188,802.29	3,934.71	2.47
Cheshire County.....	2,488,761.65	3,127.56	0.12	1,291,589.50	19,116.14	1.48
Concord.....	2,001,837.12	34,451.79	1.72	1,222,441.67	18,287.67	1.49
Home Manufacturers'.....	248,115.75	1,564.94	0.63	254,410.75	5,766.39	2.26
Manufacturers and Merchants'.....	4,766,021.00	64,139.79	1.34	3,331,120.00	52,200.34	1.57
	\$9,771,521.07	\$108,574.31	1.11	\$6,436,604.97	\$103,555.63	1.61

TABLE No. 11. *Business of New Hampshire Cash Mutual Fire Insurance Companies within the State, during the year 1896.*

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses incurred to risks written.	Ratio of losses paid to risks written.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums received.
Etna.....	\$98,791.68	\$2,613.08	\$2,064.02	\$1,292.31	2.08	1.31	112.15	49.45
American Manufacturers'.....	75,916.66	2,106.24	2,930.68	1,058.98	3.86	1.39	139.14	50.27
Cheshire County.....	1,240,194.50	18,198.89	8,984.85	9,681.22	0.72	0.78	49.37	53.19
Concord.....	1,048,341.67	16,125.87	11,037.60	11,590.50	1.05	1.11	68.44	71.87
Home Manufacturers'.....	138,061.66	3,313.10	2,858.99	2,849.43	2.07	2.06	86.29	86.00
Manufacturers and Merchants'	3,266,187.00	50,409.75	29,056.43	28,056.43	0.89	0.85	57.64	55.65
	<b>\$5,867,493.17</b>	<b>\$92,766.93</b>	<b>\$56,932.57</b>	<b>\$54,528.87</b>	<b>0.96</b>	<b>0.92</b>	<b>61.37</b>	<b>58.78</b>

## STATISTICAL TABLES.

TABLE No. 12.

*Ratio of Premiums to Risks written on property in New Hampshire, and on property out of the State, by New Hampshire Cash Mutual Fire Insurance Companies.*

COMPANIES.	Risks written on property in New Hampshire in 1896.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1896.	Premiums thereon.	Ratio of premiums to risks written.
Etna.....	\$98,791.68	\$2,613.08	2.64	\$79,449.08	\$1,637.30	2.06
American Manufacturers'.....	75,916.66	2,106.24	2.77	82,885.63	1,828.47	2.21
Cheshire County.....	1,240,194.50	18,198.89	1.46	51,395.00	917.25	1.78
Concord.....	1,048,341.67	16,125.87	1.53	174,100.00	2,161.80	1.24
Home Manufacturers and Traders'	138,061.66	3,313.10	2.39	116,349.09	2,453.29	2.11
Manufacturers and Merchants'....	3,266,187.00	50,409.75	1.54	84,933.00	1,790.59	2.10
	\$5,867,493.17	\$92,766.93	1.58	\$589,111.80	\$10,788.70	1.83

TABLE No. 13.  
Showing Capital, Assets, Liabilities, and Surplus of New Hampshire Stock Fire Insurance Companies, for the year ending December 31, 1896, with Ratio of Surplus to Capital.

COMPANIES.	Capital.	Gross assets.	Liabilities excluding capital.	Surplus over capital.	Ratio of surplus to capital.	Surplus as to policy-holders.
Capital.....	\$200,000.00	\$411,244.84	\$175,541.15	\$235,703.69	17.85	\$235,703.69
Fire Underwriters' Association...	10,000.00	41,290.71	26,901.71	4,889.00	43.89	14,290.71
Granite State .....	200,000.00	436,529.85	188,172.47	48,357.38	24.18	248,357.38
New Hampshire.....	900,000.00	2,581,210.48	1,012,640.69	668,569.77	74.28	1,568,569.77
Portsmouth Fire Association.....	50,000.00	141,735.14	15,179.46	76,555.68	153.11	126,555.68
State Dwelling House.....	15,000.00	36,904.27	5,374.89	16,529.38	110.19	31,529.38
	\$1,375,000.00	\$8,648,915.29	\$1,423,810.37	\$650,104.90	61.82	\$2,225,006.61

## STATISTICAL TABLES.

TABLE NO. 12.

*Ratio of Premiums to Risks written on property in New Hampshire, and on property out of the State, by New Hampshire Cash Mutual Fire Insurance Companies.*

COMPANIES.	Risks written on property in New Hampshire in 1896.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1896.	Premiums thereon.	Ratio of premiums to risks written.
Etna.....	\$98,791.68	\$2,613.08	2.64	\$79,449.08	\$1,637.30	2.06
American Manufacturers'.....	75,916.66	2,106.24	2.77	82,885.63	1,828.47	2.21
Cheshire County .....	1,240,194.50	18,198.89	1.46	51,395.00	917.25	1.78
Concord.....	1,048,341.67	16,125.87	1.53	174,100.00	2,161.80	1.24
Home Manufacturers and Traders'.....	138,061.66	3,313.10	2.39	116,349.09	2,453.29	2.11
Manufacturers and Merchants'.....	3,266,187.00	50,409.75	1.54	84,933.00	1,790.59	2.10
	\$5,867,493.17	\$92,766.93	1.58	\$589,111.80	\$10,788.70	1.83

TABLE No. 13.  
Showing Capital, Assets, Liabilities, and Surplus of New Hampshire Stock Fire Insurance Companies, for the year ending December 31, 1896, with Ratio of Surplus to Capital.

COMPANIES.	Capital.	Gross assets.	Liabilities excluding capital.	Surplus over capital.	Ratio of surplus to capital.	Surplus as to policyholders.
Capital.....	\$200,000.00	\$411,244.84	\$175,541.15	\$235,703.69	17.85	\$235,703.69
Fire Underwriters' Association...	10,000.00	41,290.71	26,901.71	4,389.00	43.89	14,290.71
Granite State .....	200,000.00	436,529.85	188,172.47	48,357.38	24.18	248,357.38
New Hampshire.....	900,000.00	2,581,210.48	1,012,640.69	668,569.77	74.28	1,568,569.77
Portsmouth Fire Association.....	50,000.00	141,735.14	15,179.46	76,555.68	153.11	126,555.68
State Dwelling House.....	15,000.00	36,904.27	5,874.89	16,529.38	110.19	31,529.38
	\$1,375,000.00	\$3,648,915.29	\$1,423,810.37	\$850,104.90	61.82	\$2,225,006.61

## STATISTICAL TABLES.

TABLE No. 14.

*Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Stock Fire Insurance Companies for the year 1896.*

COMPANIES.	Income.	Expenditures.	Ratio of ex- penditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of ex- penditures to income.	Ratio of ex- penditures to premiums.
Capital.....	\$195,304.87	\$188,582.50	93.99	\$179,843.11	\$114,154.07	63.47	\$61,428.43	31.45	34.15
Fire Underwriters	23,807.73	22,123.53	92.92	22,265.19	16,128.38	67.94	6,595.15	27.70	29.62
Granite State.....	338,369.86	293,281.10	86.67	322,904.76	183,700.71	56.89	97,580.39	28.83	30.21
New Hampshire..	1,149,429.53	947,951.04	82.47	1,056,894.60	522,002.20	49.39	361,948.84	31.49	34.24
Portsmouth.....	21,286.09	18,076.16	85.12	15,720.66	9,379.31	59.66	4,696.85	22.12	29.87
State Dwelling ...	3,964.44	3,397.11	85.69	2,710.14	259.90	11.97	1,253.79	32.13	67.77
	\$1,732,112.52	\$1,468,411.44	84.77	\$1,600,338.46	\$844,624.57	52.77	\$533,503.45	30.01	33.33

STATISTICAL TABLES.

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TABLE No. 16.

*Risks written, Premiums charged, Losses incurred, during the year 1896, by the Stock Fire Insurance Companies, with Ratio of Losses incurred to Risks written and to Premiums charged; also Amount at Risk December 31, 1896, and Premiums thereon.*

COMPANIES.	Risks written.	Premiums charged.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums charged.	Risks in force Dec. 31, 1896.	Premiums thereon.	Ratio of premiums to risks in force.
Capital.....	\$19,590,921.00	\$282,922.64	\$89,997.53	0.45	31.81	\$19,073,049.00	\$265,894.38	1.39
Fire Underwriters'	2,462,599.00	33,120.05	10,447.03	0.42	31.54	2,194,048.00	36,994.63	1.68
Granite State.....	29,584,217.00	409,873.81	179,974.73	0.61	43.91	26,554,121.00	309,403.10	1.16
New Hampshire..	105,311,144.00	1,238,966.42	487,044.90	0.46	39.31	128,789,472.00	1,738,870.68	1.35
Portsmouth.....	1,219,941.00	17,495.59	6,194.59	0.51	35.41	2,202,703.00	28,249.74	1.28
State Dwelling...	274,100.00	2,809.34	259.90	0.09	9.25	1,016,225.00	10,261.17	1.01
	\$158,442,922.00	\$1,985,187.85	\$773,918.68	0.48	38.98	\$179,829,618.00	\$2,389,173.70	1.32



TABLE No. 16.  
*Ratio of Net Assets to Risks in force, and of Premiums charged to Risks written in 1896, by New Hampshire Stock Fire Insurance Companies.*

COMPANIES.	Risks in force.	Net assets.	Ratio of net assets to risks.	Risks written in 1896.	Premiums thereon.	Ratio of premiums to risks written.
Capital .....	\$19,073,049.00	\$368,400.88	1.93	\$19,590,921.00	\$282,922.64	1.44
Fire Underwriters' .....	2,194,048.00	32,886.31	1.49	2,462,599.00	33,120.05	1.34
Granite State .....	26,554,121.00	403,058.93	1.51	29,584,217.00	409,373.81	1.38
New Hampshire. ....	128,789,472.00	2,438,006.13	1.89	105,311,144.00	1,288,966.42	1.17
Portsmouth .....	2,202,703.00	140,680.55	6.38	1,219,941.00	17,495.59	1.43
State Dwelling House .....	1,016,225.00	36,659.96	3.61	274,100.00	2,809.34	1.02
	\$179,829,618.00	\$3,419,691.76	1.90	\$158,442,922.00	\$1,985,137.85	1.25

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TABLE No. 17.  
*Business of New Hampshire Stock Fire Insurance Companies within the State, during the year 1896.*

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses incurred to risks written.	Ratio of losses paid to risks written.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums received.
Capital.....	\$8,003,756.00	\$43,395.02	\$26,714.28	\$23,415.72	0.88	0.77	61.56	59.96
Fire Underwriters' Ass'n	777,911.00	11,447.05	8,608.61	6,160.92	1.11	0.79	75.20	53.82
Granite State.....	13,276,569.00	179,720.12	68,704.20	67,198.99	0.51	0.51	38.22	37.39
New Hampshire.....	16,702,622.00	195,876.23	81,825.24	81,867.33	0.49	0.49	41.77	41.79
Portsmouth Fire Ass'n.	586,189.00	8,865.34	5,644.27	4,819.36	0.96	0.82	63.66	54.36
State Dwelling House..	274,100.00	2,809.34	259.90	259.90	0.11	0.11	9.25	9.25
	\$34,621,147.00	\$442,113.10	\$191,756.50	\$183,721.62	0.55	0.53	43.37	41.55

TABLE No. 18.

*Ratio of Premiums to Risks written on Property in New Hampshire, and on property out of the State, insured by New Hampshire Stock Companies, during the year 1896.*

COMPANIES.	Risks written on property in New Hampshire in 1896.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1896.	Premiums thereon.	Ratio of premiums to risks written.
Capital.....	\$3,003,756.00	\$43,395.02	1.44	\$16,587,165.00	\$239,527.62	1.44
Fire Underwriters' Association...	777,911.00	11,447.05	1.47	1,684,688.00	21,673.00	1.28
Granite State.....	13,276,569.00	179,720.12	1.35	16,807,648.00	280,153.69	1.41
New Hampshire.....	16,702,622.00	195,876.23	1.17	88,608,522.00	1,043,090.19	1.18
Portsmouth Fire Ass'n.....	586,189.00	8,865.34	1.51	633,752.00	8,630.25	1.36
State Dwelling House.....	274,100.00	2,809.34	1.02	.....	.....	.....
	\$34,621,147.00	\$442,113.10	1.28	\$123,821,775.00	\$1,543,074.75	1.24

TABLE NO. 19.  
*Showing Capital, Assets, Liabilities, and Surplus of Fire and Marine Insurance Companies of other States and Countries for year ending December 31, 1896.*

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Liabilities.	Surplus as regards policy-holders.	Surplus over all liabilities.
Etna.....	\$4,000,000.00	\$11,431,184.21	\$3,517,635.98	\$7,913,558.23	\$3,913,558.23
Agricultural.....	500,000.00	2,332,245.17	1,498,849.54	833,395.63	333,395.63
American, Mass.....	300,000.00	579,380.95	179,476.86	399,884.09	99,884.09
American, N. J.....	600,000.00	2,749,152.17	534,153.50	2,214,998.67	1,614,998.67
Connecticut.....	1,000,000.00	3,300,017.88	1,581,734.96	1,718,282.92	718,282.92
Continental.....	1,000,000.00	7,776,347.13	4,204,111.77	3,572,235.36	2,572,235.36
Delaware.....	702,875.00	1,585,889.30	700,298.54	885,590.76	182,715.76
Fire Association.....	500,000.00	5,923,124.24	4,372,994.65	1,550,129.59	1,050,129.59
Fireman's Fund.....	1,000,000.00	3,527,653.80	1,447,213.31	2,080,440.49	1,080,440.49
German American.....	1,000,000.00	7,070,423.43	3,080,546.62	3,989,876.81	2,989,876.81
German.....	200,000.00	509,177.85	182,431.77	326,746.08	126,746.08
Germania.....	1,000,000.00	3,944,751.27	1,375,180.04	2,569,571.23	1,569,571.23
Globe.....	200,000.00	674,329.66	427,813.58	246,516.08	46,516.08
Greenwich.....	200,000.00	1,379,216.57	896,700.20	483,516.37	283,516.37
Hartford.....	1,250,000.00	10,004,697.55	5,410,213.42	4,594,484.13	3,944,484.13
Home.....	3,000,000.00	10,362,224.39	5,088,880.68	5,273,343.71	2,273,343.71
Ins. Company of North America.....	3,000,000.00	9,618,943.45	4,340,708.38	5,278,235.07	2,278,235.07
Manufacturers & Merchants' .....	250,000.00	535,169.81	150,873.66	384,296.15	134,296.15

TABLE No. 19.—Continued.

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Liabilities.	Surplus as regards policy-holders.	Surplus over all liabilities.
Mercantile Fire & Marine.....	\$400,000.00	\$607,849.84	\$165,579.22	\$442,270.62	\$42,270.62
Merchants.....	400,000.00	1,567,760.39	831,648.49	736,111.90	336,111.90
Mutual.....	225,000.00	1,048,465.15	543,173.98	505,291.17	280,291.17
National.....	1,000,000.00	4,120,260.30	2,056,629.45	2,063,630.85	1,063,630.85
Niagara.....	500,000.00	2,466,095.63	1,428,591.37	1,037,504.26	537,504.26
Norwalk.....	200,000.00	447,002.43	98,578.70	353,423.73	153,423.73
Norwood.....	200,000.00	610,316.45	378,213.16	232,103.29	32,103.29
Orient.....	500,000.00	2,278,730.25	1,202,329.52	1,076,400.73	576,400.73
Pennsylvania.....	400,000.00	4,759,024.97	2,367,874.78	2,391,150.19	1,991,150.19
Phoenix, N. Y.....	1,000,000.00	5,736,926.66	3,870,436.64	1,866,490.02	866,490.02
Phoenix, Conn.....	2,000,000.00	5,320,265.42	2,654,149.62	2,666,115.80	666,115.80
Providence Washington.....	400,000.00	1,554,115.71	929,570.09	624,545.62	224,545.62
Queen.....	500,000.00	4,349,391.34	1,905,744.38	2,443,646.96	1,943,646.96
Springfield Fire & Marine.....	1,500,000.00	4,105,374.75	1,688,017.09	2,417,357.66	917,357.66
United States.....	250,000.00	677,553.27	278,443.57	399,109.70	149,109.70
Westchester.....	300,000.00	2,241,054.49	1,217,847.64	1,023,206.85	723,206.85
Williamsburgh City.....	250,000.00	1,634,326.57	565,180.01	1,069,146.56	819,146.56
Total.....	\$29,727,876.00	\$126,838,422.45	\$61,165,815.17	\$65,662,607.28	\$35,934,732.28

MUTUAL COMPANIES OF OTHER STATES.					
Fitchburg.....		\$213,858.79	\$192,507.60	\$21,351.19	\$21,351.19
Merchants & Farmers'.....		246,318.88	176,379.26	68,939.62	68,939.62
Providence.....		318,380.62	118,974.00	199,406.62	199,406.62
Traders & Mechanics' .....		672,465.68	338,590.60	333,875.08	333,875.08
Total.....		\$1,450,023.97	\$826,451.46	\$623,572.51	\$623,572.51
MARINE INSURANCE COMPANIES OF OTHER STATES.					
Boston Marine Insurance Co.....	\$1,000,000.00	\$2,710,519.49	\$552,392.69	\$2,158,126.80	\$1,158,126.80

TABLE No. 19.—Continued.

COMPANIES OF OTHER COUNTRIES.	Deposit capital.	Assets in the United States.	Liabilities except deposits in the United States.	Surplus as to policy-holders in the United States.	Surplus over all liabilities in the United States.
British America.....	\$200,000.00	\$1,191,711.70	\$724,567.31	\$467,144.39	\$267,144.39
Caledonian.....	200,000.00	2,101,183.95	1,218,446.08	882,737.87	682,737.87
Commercial Union.....	200,000.00	3,417,710.34	2,254,613.37	1,163,096.97	963,096.97
Imperial.....	200,000.00	1,827,687.25	887,802.79	939,884.46	739,884.46
Lancashire.....	200,000.00	2,308,251.53	1,490,900.79	817,350.74	617,350.74
Liverpool & London & Globe.....	200,000.00	9,339,545.33	5,135,146.66	4,204,398.67	4,004,398.57
London Assurance.....	200,000.00	2,355,618.98	979,749.48	1,476,909.50	1,276,909.50
London & Lancashire.....	200,000.00	2,726,613.74	1,671,880.27	1,054,733.47	854,733.47
Manchester Fire.....	200,000.00	2,173,154.26	1,288,257.01	884,897.25	684,897.25
North British & Mercantile.....	200,000.00	4,067,361.02	2,152,738.44	1,914,622.58	1,714,622.58
Northern Assurance.....	200,000.00	2,009,172.18	1,153,278.57	855,893.61	655,893.61
Norwich Union.....	200,000.00	2,229,998.90	1,344,202.84	885,796.06	685,796.06
Palatine.....	200,000.00	2,851,544.71	1,948,825.04	902,719.67	702,719.67
Phoenix Assurance.....	200,000.00	2,855,219.08	1,821,363.76	1,033,855.32	833,855.32
Royal.....	200,000.00	7,481,311.62	5,090,983.57	2,390,328.05	2,190,328.05
Scottish Union & National.....	200,000.00	3,681,118.60	1,035,045.19	2,646,073.41	2,446,073.41
Sun Insurance office.....	200,000.00	2,641,518.52	1,623,445.24	1,018,073.28	818,073.28
Svea Fire & Life.....	200,000.00	413,721.07	161,619.69	252,101.38	52,101.38
Western Assurance.....	200,000.00	1,636,689.35	1,066,256.88	570,432.47	370,432.47
<b>MARINE INSURANCE COMPANIES.</b>	<b>\$3,800,000.00</b>	<b>\$57,310,172.13</b>	<b>\$33,049,122.98</b>	<b>\$24,361,049.15</b>	<b>\$20,561,049.15</b>
<b>Union Marine Insurance Co.....</b>	<b>\$200,000.00</b>	<b>\$595,493.91</b>	<b>\$104,792.39</b>	<b>\$490,701.52</b>	<b>290,701.52</b>
	<b>\$34,727,875.00</b>	<b>\$188,894,631.95</b>	<b>\$95,698,574.69</b>	<b>\$98,296,057.26</b>	<b>\$58,568,182.26</b>

TABLE NO. 20.  
Showing Income, Expenditures, Premiums Received and Losses Paid for the year 1896, with Ratio of Expenses to Income and Premiums.

STOCK COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenditures to income.	Ratio of expenses to premiums.
Ætna .....	\$4,272,180.81	\$3,853,850.56	90.21	\$3,783,330.31	\$1,885,825.70	49.85	\$1,248,024.86	29.21	32.99
Agricultural .....	1,150,550.88	1,054,575.04	91.66	1,059,902.00	539,200.90	50.87	465,299.14	40.44	43.90
American, Mass. ....	232,644.08	228,095.89	98.05	209,679.34	124,843.24	59.11	85,207.65	36.63	40.64
American, N. J. ....	644,139.92	484,180.96	75.17	525,118.16	215,368.56	41.01	206,611.65	32.08	39.35
Connecticut .....	1,855,584.79	1,721,431.17	92.77	1,724,851.93	1,007,349.71	58.40	614,081.46	33.09	35.60
Continental .....	3,760,603.90	3,126,551.58	83.14	3,445,828.40	1,683,362.71	48.85	1,266,362.71	33.67	36.75
Delaware .....	890,973.79	742,717.33	90.47	759,045.93	370,673.33	48.83	329,871.55	40.18	43.46
Fire Association .....	2,847,098.77	2,679,164.33	94.10	2,593,144.26	1,484,248.50	57.24	994,915.83	34.94	38.37
Fireman's Fund .....	1,778,647.27	1,675,940.85	94.23	1,627,763.90	930,002.99	57.13	625,937.86	35.19	38.45
Ger. American .....	2,911,678.82	2,516,218.26	86.42	2,634,101.15	1,364,909.20	51.82	951,309.06	32.67	36.12
German .....	216,451.10	190,992.10	88.24	194,615.35	90,491.03	46.50	80,501.07	37.19	41.36
Germania .....	1,242,222.89	952,356.70	76.67	1,094,131.29	439,656.17	40.18	412,701.53	33.22	37.72
Globe .....	509,251.46	349,922.42	68.71	492,307.06	189,727.89	38.54	160,194.53	31.46	32.54
Greenwich .....	1,061,620.80	1,024,999.83	96.54	999,791.51	608,691.14	60.88	396,248.69	37.32	39.63
Hartford .....	6,156,498.19	5,485,101.20	89.09	5,790,787.96	3,062,232.69	52.88	2,072,868.51	33.67	35.80
Home .....	5,203,088.33	4,670,263.77	89.76	4,780,306.88	2,639,282.09	55.21	1,730,681.68	33.26	36.20
Ins. Co. of N. A. ....	5,923,730.53	5,569,437.39	94.02	5,553,507.96	3,462,732.49	62.35	1,746,704.90	29.49	31.44
Man's & Merc's .....	227,918.71	197,558.04	86.68	204,139.35	104,948.31	51.41	77,609.73	34.05	38.02
Mercantile .....	203,124.45	196,024.14	96.50	181,298.66	91,132.72	50.27	80,693.42	39.73	44.51
Merchants .....	959,387.20	887,021.20	92.46	887,525.93	480,804.70	54.17	374,216.50	39.01	42.16
Mutual .....	580,906.68	687,800.34	118.40	554,028.27	371,234.00	67.01	294,622.06	50.71	53.17
National .....	2,408,125.69	2,021,981.77	83.96	2,254,240.76	1,078,237.06	47.83	843,744.71	35.04	37.43



TABLE NO. 20. — *Continued.*

STOCK COM- PANIES.	Income.	Expenditures.	Ratio of ex- penditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of ex- penses to income.	Ratio of ex- penses to premiums.
Niagara.....	\$1,623,366.82	\$1,444,088.77	88.96	\$1,563,720.61	\$779,249.99	49.83	\$614,842.78	37.87	39.32
Norwalk.....	141,852.89	86,007.50	60.63	130,272.83	36,558.17	28.06	43,314.83	90.53	33.25
Norwood.....	532,000.92	421,448.61	79.22	518,560.21	227,712.24	43.91	173,736.37	32.66	33.54
Orient.....	1,426,846.90	1,359,038.59	95.25	1,337,055.32	839,558.40	62.79	479,480.19	33.60	35.86
Pennsylvania...	1,916,144.71	1,639,254.48	85.55	1,715,193.42	889,140.28	51.84	670,114.20	34.97	39.07
Phoenix, N. Y....	3,603,130.39	3,258,742.88	90.40	3,435,731.07	1,927,411.77	59.98	1,231,331.11	36.42	38.32
Phoenix, Conn...	3,153,725.10	3,046,455.10	96.60	2,952,791.57	1,691,704.80	57.29	1,074,750.30	34.08	46.40
Providence Wash..	1,263,113.57	1,201,759.21	95.14	1,211,554.65	769,100.99	63.48	400,658.22	31.72	33.07
Queen.....	2,152,791.35	1,869,279.16	86.83	2,018,075.44	1,162,630.19	57.61	656,648.97	30.53	32.09
Springfield.....	1,975,375.81	1,761,601.16	89.18	1,816,501.90	956,391.83	52.65	655,209.33	33.17	36.07
United States...	318,874.60	308,806.33	96.84	293,520.09	166,499.15	56.72	127,307.18	39.92	43.37
Westchester.....	1,348,039.01	1,132,112.96	83.98	1,276,061.84	599,139.31	46.95	502,973.65	37.31	39.42
Williamsburgh..	638,516.52	550,052.95	86.15	589,738.83	246,297.23	41.76	252,585.72	39.56	42.83
MUTUAL COM- PANIES.	\$65,060,207.05	\$58,394,772.62	89.75	\$60,208,213.84	\$32,516,348.48	54.06	\$21,941,861.45	33.72	36.44
Fitchburg.....	\$132,384.26	\$133,934.55	101.17	\$123,920.44	\$70,846.98	57.17	\$37,903.74	28.63	30.58
Mercants&Fam...	114,692.28	121,462.93	105.90	106,356.98	43,414.95	40.82	30,752.83	26.81	28.91
Providence.....	73,625.83	56,962.33	77.36	59,761.60	19,980.56	33.43	20,207.85	27.44	33.81
Trad'rs& Mech's	234,113.98	230,117.51	98.29	204,125.56	80,415.44	39.39	53,225.72	22.73	26.07
MARINE COS. OF OTHER STATES.	\$554,816.35	\$542,477.32	97.77	\$494,164.58	\$214,757.93	43.46	\$142,090.14	25.60	28.75
Boston Marine...	\$1,033,817.59	\$1,069,605.48	103.46	\$934,557.41	\$736,527.07	78.81	\$233,078.41	22.55	24.94

## STATISTICAL TABLES.

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TABLE NO. 21.

*Showing Risks in force, Risks written, Premiums received, and Losses incurred, with Ratios of Premiums received and Losses incurred to Risks written for the year 1896.*

STOCK COMPANIES OF OTHER STATES.	Risks in force Dec. 31, 1896.	Risks written during the year.	Premiums received thereon.	Ratio of premiums to Risks written.	Losses incurred in 1896.	Ratio of losses incurred to Risks written.
<i>China</i> .....	\$488,785,828	\$450,643,389	\$4,637,946.12	1.03	\$1,828,256.45	0.40
<i>Agricultural</i> .....	294,481,156	195,924,900	1,601,106.00	0.82	505,714.00	0.26
<i>American, Mass</i> .....	24,980,399	24,557,670	269,812.90	1.10	128,560.77	0.52
<i>American, N. J.</i> .....	108,347,509	69,375,965	658,504.73	0.95	192,854.20	0.28
<i>Connecticut</i> .....	220,109,124	158,550,267	1,991,741.29	1.26	898,078.92	0.53
<i>Continental</i> .....	694,359,969	392,138,697	8,839,539.38	0.98	1,587,283.87	0.40
<i>Delaware</i> .....	92,471,707	83,635,090	966,710.79	1.16	359,761.00	0.43
<i>Fire Association</i> .....	353,711,536	269,894,896	3,283,208.18	1.22	1,404,485.00	0.52
<i>Fireman's Fund</i> .....	194,632,829	201,738,194	2,328,928.56	1.15	900,660.81	0.44
<i>German American</i> .....	542,325,899	369,949,926	3,623,289.24	0.98	1,272,304.47	0.34
<i>German</i> .....	25,534,536	19,981,132	247,088.72	1.24	74,649.66	0.29
<i>Germania</i> .....	299,293,846	187,856,571	1,588,787.83	0.84	431,791.95	0.23
<i>Globe</i> .....	54,548,062	65,542,850	747,190.07	1.14	240,470.93	0.37
<i>Greenwich</i> .....	217,797,131	180,272,991	1,190,208.83	0.66	598,057.94	0.32
<i>Hartford</i> .....	788,511,325	585,498,051	7,173,488.97	1.23	2,987,800.17	0.51
<i>Home</i> .....	831,110,017	744,740,686	6,345,719.61	0.85	2,597,652.79	0.34
<i>Ins. Co. of North America</i> .....	631,929,544	881,445,843	6,879,525.16	0.82	3,358,310.72	0.40
<i>Manufacturers &amp; Merchants</i> .....	23,052,938	22,124,540	266,939.33	1.21	90,278.75	0.41
<i>Mercantile F. &amp; M.</i> .....	26,982,496	21,647,153	237,226.48	1.09	77,555.00	0.36
<i>Merchants</i> .....	125,599,781	105,836,393	1,141,227.57	1.08	469,776.90	0.44
<i>Mutual</i> .....	39,403,424	59,329,219	841,671.53	1.42	337,292.43	0.56
<i>National</i> .....	298,749,606	227,517,506	2,709,084.26	1.19	1,039,425.60	0.46

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Niagara.....	257,851,606	206,955,622	2,098,223.57	1.01	755,907.10	0.36
Norwalk.....	15,397,785	18,540,259	176,385.28	0.95	38,903.07	0.21
Norwood.....	42,528,550	75,247,842	790,488.74	1.05	289,284.65	0.38
Orient.....	157,520,394	136,934,701	1,754,081.12	1.28	821,842.32	0.60
Pennsylvania.....	291,765,633	212,902,563	2,190,661.93	1.03	878,000.00	0.41
Phenix, N. Y.....	548,592,959	345,717,292	4,353,527.51	1.26	1,865,824.65	0.55
Phenix, Conn.....	397,514,478	309,480,061	3,448,246.01	1.11	1,755,310.00	0.57
Providence Washington.....	123,642,918	206,723,047	1,614,772.70	0.77	797,211.88	0.38
Queen.....	289,628,403	226,595,623	2,551,818.86	1.13	1,104,663.63	0.49
Springfield F. & M.....	260,819,385	169,543,690	2,204,067.97	1.30	925,118.29	0.55
United States.....	43,012,177	35,522,251	365,461.35	1.02	142,128.02	0.40
Westchester.....	195,275,495	131,889,081	1,505,618.10	1.14	599,484.44	0.45
Williamsburgh City.....	121,939,167	77,668,008	682,544.73	0.88	233,078.22	0.30
	\$9,117,145,562	\$7,421,916,969	\$75,299,743.42	1.01	\$31,582,784.60	0.42
MUTUAL COMPANIES.						
Fitchburg.....	\$20,292,880	\$8,233,831	\$121,384.60	1.47	\$62,082.32	0.75
Merchants & Farmers.....	22,529,273	7,488,806	114,243.31	1.53	42,169.59	0.56
Providence.....	22,431,733	5,986,822	63,380.58	1.06	20,003.56	0.33
Traders & Mechanics.....	43,213,459	12,328,009	194,588.77	1.58	78,738.90	0.64
	\$108,467,345	\$34,037,468	\$493,597.26	1.45	\$203,054.37	0.59
MARINE INSURANCE COMPANY.						
Boston Marine Insurance Co.	\$16,635,304	\$71,834,645	\$1,024,127.03	1.42	\$816,224.05	1.13
COMPANIES OF OTHER COUNTRIES.						
British America.....	\$85,603,536	\$99,124,047	\$1,425,963.60	1.43	\$703,089.12	0.70
Caledonian.....	179,633,545	131,743,133	1,582,141.53	1.20	731,344.56	0.56
Commercial Union.....	359,982,932	311,611,776	3,126,905.91	1.00	1,438,970.37	0.46
Imperial.....	147,705,981	111,560,363	1,362,471.14	1.21	615,392.34	0.55

TABLE NO. 21.—Continued.

COMPANIES OF OTHER COUNTRIES.	Risks in force Dec. 31, 1896.	Risks written during the year.	Premiums received thereon.	Ratio of premiums to risks written.	Losses incurred in 1896.	Ratio of losses incurred to risks written.
Lancashire .....	\$219,621,313	\$214,975,643	\$2,440,552.06	1.14	\$1,003,968.00	0.47
Liverpool & London & Globe ..	838,820,544	725,575,302	7,080,467.91	0.98	2,745,442.62	0.38
London Assurance .....	173,932,483	224,766,034	1,574,225.21	0.70	630,850.88	0.28
London & Lancashire .....	370,914,942	275,483,530	2,306,102.99	0.84	845,267.03	0.31
Manchester Fire .....	180,082,014	152,411,747	1,858,547.58	1.22	827,699.97	0.54
North British & Mercantile ..	347,901,346	276,245,513	2,910,628.52	1.05	1,268,146.47	0.46
Northern Assurance .....	174,938,104	140,624,271	1,597,189.28	1.14	598,073.16	0.42
Norwich Union .....	226,179,082	176,447,899	1,878,101.38	1.06	831,881.83	0.47
Palatine .....	283,309,148	252,116,936	2,818,997.55	1.12	1,376,090.00	0.55
Phoenix Assurance .....	296,659,024	354,440,060	3,277,176.81	0.92	1,133,200.00	0.32
Royal .....	784,730,905	708,908,622	6,241,576.62	0.88	2,661,801.23	0.37
Scottish Union & National .....	374,524,653	306,295,544	3,056,243.54	1.00	1,265,367.34	0.41
Sun Insurance office .....	303,218,040	196,977,105	1,915,808.61	0.97	786,730.30	0.40
Svea Fire & Life Insurance Co. .	18,051,692	26,742,313	337,742.76	1.26	79,948.61	0.30
Western Assurance .....	127,050,109	170,210,003	2,171,400.53	1.27	1,098,212.37	0.64
MARINE INSURANCE CO.	\$5,492,869,393	\$4,856,259,841	\$48,952,243.53	1.01	\$21,641,475.90	0.44
Union Marine .....	\$3,315,498	\$52,245,966	\$293,802.99	0.56	\$109,893.77	0.21
	\$14,798,423,102	\$12,436,294,889	\$126,063,014.23	1.01	\$54,353,372.69	0.43

TABLE NO. 22.

Showing the Business done in the State of New Hampshire by the Fire and Marine Insurance Companies of other States and Countries for the Year ending Dec. 31, 1896.

STOCK COMPANIES OF OTHER STATES.	Risks written in 1896.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Ætna .....	\$4,400,081.00	\$65,261.67	\$21,272.53	\$28,282.61	0.53	35.67
Agricultural .....	243,100.00	3,046.38	1,011.72	1,011.72	0.41	33.21
American, Mass .....	198,278.00	2,502.53	628.24	832.89	0.43	33.26
American, N. J. ....	280,775.00	3,054.28	219.89	154.64	0.05	5.05
Connecticut .....	679,100.00	9,490.04	11,062.09	12,062.09	1.77	127.10
Continental .....	1,432,108.00	20,082.17	10,472.88	12,302.98	0.85	61.26
Delaware .....	287,799.00	4,257.29	22.36	54.36	0.02	1.27
Fire Association .....	1,120,174.00	21,975.83	4,185.87	5,131.02	0.45	23.35
Fireman's Fund .....	615,633.04	7,753.35	1,266.75	1,335.74	0.21	17.23
German American .....	308,636.00	3,506.62	15.75	49.75	0.01	1.41
German .....	28,900.00	323.29	.....	.....	.....	.....
Germania .....	187,884.00	1,850.93	64.29	75.48	0.04	4.07
Globe .....	176,789.00	3,231.09	1,002.64	1,502.64	0.85	46.50
Greenwich .....	215,706.25	2,922.15	838.43	876.80	0.40	30.00
Hartford .....	1,505,579.00	22,628.95	6,312.04	9,195.19	0.61	40.63
Home .....	3,761,450.00	27,919.60	9,485.91	8,277.52	0.22	29.65
Insurance Co. of North America .....	2,454,313.00	37,446.40	28,695.42	28,507.35	1.16	76.12
Manufacturers & Merchants' .....	27,500.00	314.81	.....	.....	.....	.....
Mercantile Fire & Marine .....	328,212.00	3,993.07	2,134.95	2,083.25	0.63	52.17
Merchants .....	338,896.83	4,613.02	2,906.75	2,419.53	0.63	52.45
Mutual .....	497,000.00	8,945.64	2,478.87	4,228.87	0.85	47.27
National .....	1,294,961.00	16,705.00	9,285.32	8,519.24	0.65	50.99
Niagara .....	807,372.00	13,368.17	5,318.95	3,274.01	0.40	24.41
Norwalk .....	267,140.00	4,338.22	184.28	184.28	0.07	4.24
Norwood .....	71,047.00	1,780.38	.....	.....	.....	.....

TABLE No. 22.—Continued.

STOCK COMPANIES OF OTHER STATES.	Risks written in 1896.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Orient.....	\$1,019,591.00	\$14,215.98	\$6,435.14	\$7,463.81	0.73	52.50
Pennsylvania.....	552,551.00	9,912.78	4,939.28	4,631.60	0.83	46.71
Phoenix, N. Y.....	1,449,059.00	18,369.62	12,133.35	11,260.12	0.77	61.29
Phoenix, Conn.....	1,456,262.00	22,142.09	7,994.71	11,920.07	0.77	51.12
Providence Washington.....	457,273.00	5,164.09	2,139.62	2,164.62	0.47	41.91
Queen.....	856,365.00	11,192.70	7,137.24	7,175.64	0.83	64.11
Springfield Fire & Marine.....	979,285.00	13,961.18	7,660.67	7,653.44	0.78	54.82
United States.....	230,295.00	2,626.10	381.96	381.96	0.16	14.54
Westchester.....	111,625.00	1,533.89	.....	.....	.....	.....
Williamsburgh City.....	415,718.00	4,812.96	126.62	181.62	0.04	3.77
	\$29,096,358.12	\$395,241.67	\$167,814.47	\$187,594.34	0.64	47.46
MUTUAL COMPANIES OF OTHER STATES.						
Fitchburg.....	\$1,297,001.00	\$18,470.94	\$9,672.71	\$9,649.05	0.74	52.23
Merchants & Farmers'.....	390,720.00	5,662.73	2,030.11	2,030.11	0.52	35.88
Providence.....	282,758.00	3,439.82	457.32	457.32	0.16	13.29
Traders & Mechanics.....	884,622.00	12,945.81	4,627.32	4,627.32	0.52	35.74
	\$2,855,001.00	\$40,519.30	\$16,787.46	\$16,763.80	0.58	41.37
MARINE INSURANCE COMPANY.						
Boston Marine Ins. Co.....	\$86,175.00	\$1,135.64	\$63.22	\$63.22	0.07	5.56

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COMPANIES OF OTHER COUNTRIES.						
British America.....	\$310,873.00	\$4,601.20	\$199.97	\$199.97	0.06	4.34
Caledonia.....	815,963.00	13,848.61	7,690.96	7,913.92	0.96	57.14
Commercial Union.....	956,593.00	14,214.57	6,613.05	7,212.98	0.75	50.74
Imperial.....	327,671.00	6,796.71	9,628.49	9,128.49	2.78	134.30
Lancashire.....	626,214.00	9,171.36	6,120.17	5,120.17	0.81	55.82
Liverpool & London & Globe.....	1,909,524.00	22,247.33	10 160.50	11,720.50	0.61	52.68
London Assurance.....	271,085.00	3,386.81	558.12	558.12	0.20	16.47
London & Lancashire.....	994,990.00	16,009.36	6,785.93	6,918.93	0.69	46.09
Manchester.....	556,424.00	8,875.57	9,968.79	9,358.79	1.68	111.73
North British & Mercantile.....	969,373.00	13,659.51	9,916.55	11,010.81	1.13	80.60
Northern Assurance.....	519,186.00	5,837.85	3,791.88	3,763.88	0.72	64.47
Norwich Union.....	582,183.00	7,157.66	3,100.72	3,119.47	0.53	43.58
Palatine.....	441,929.00	7,941.46	1,996.79	2,996.79	0.67	37.83
Phoenix Assurance.....	436,723.63	6,286.54	778.43	774.00	0.17	12.31
Royal.....	1,585,432.87	26,524.96	15,946.94	17,429.99	0.11	65.71
Scottish Union & National.....	1,358,935.00	12,865.39	1,915.15	2,780.54	0.20	21.61
Sun Insurance Office.....	613,326.00	6,419.83	3,630.53	3,812.96	0.54	51.60
Svea Fire & Life.....	13,425.00	355.01	.....	.....	.....	.....
Western.....	505,526.00	7,335.94	2,858.32	2,858.32	0.56	38.96
	\$13,795,376.50	\$192,035.67	\$100,661.29	\$106,178.63	0.76	55.60
MARINE INSURANCE COMPANIES.						
Union Marine Insurance Co.....	\$1,250.00	\$4.80	\$740.86	\$740.86	59.24	15,434.57
	\$45,835,160.62	\$628,937.08	\$286,067.30	\$311,340.85	0.67	49.50



TABLE NO. 23.

*Detailed Statistics of Fires in New Hampshire for the Six Months ending July 1, 1896.*

Tabulated from reports of City and Town Authorities, under the law of 1889.

PROPERTY.	Total loss.	Partial loss.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Bakery.....	...	1	...	...	...	...	...	...	\$40	...
Barns.....	8	8	\$19,000	\$10,500	\$5,876	\$2,706	\$11,850	\$6,575	4,911	\$2,164
Blacksmith shop.....	...	1	500	300	31	31	650	350	58	58
Blanket factory.....	...	1	12,000	9,000	...	...	15,000	5,200	196	196
Box and tub factory.....	1	...	400	...	400	...	600	...	600	...
Carpenter shop.....	1	...	300	...	300	...	400	350	400	300
Carriage factory.....	...	1	4,000	3,500	1,300	1,300	4,200	1,500	1,900	1,500
Church.....	1	2	27,000	8,000	20,060	5,080	6,400	1,000	4,025	1,000
Coal sheds.....	...	1	15,000	...	250	...	4,000	...	200	...
Cotton factory.....	...	1	...	...	115	115	...	...	95	95
Cotton picker.....	...	1	...	...	168	168	...	...	1,006	1,006
Dryhouse.....	...	1	300	...	100	...	300	...	100	...
Dwellings.....	45	90	260,117	175,603	86,538	51,443	55,480	28,299	24,155	10,999
Excelsior factory.....	1	...	3,000	...	3,000	...	1,000	...	1,000	...
Farm buildings.....	16	8	48,650	29,275	43,975	21,940	14,378	7,950	12,147	5,905
Fence.....	...	1	500	...	50	...	...	...	...	...

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	1	3,000	.....	500	254	7,000	7,000	6,020	6,020
Flannel factory.....	1	3,000	.....	500	254	.....	.....	.....	.....
Foundry.....	1	8,292	2,500	65	65	.....	.....	.....	.....
Freight car.....	1	500	500	25	25	.....	.....	.....	.....
Fruit store.....	1	.....	.....	.....	.....	1,900	1,400	1,400	.....
Furniture factory.....	1	6,000	3,750	6,000	3,750	75,000	84,600	40,000	81,100
Grain elevator.....	1	4,000	.....	4,000	.....	6,000	.....	5,000	.....
Grocery store.....	4	12,500	8,900	2,885	2,680	9,985	7,400	1,856	1,856
Hosiery factory.....	1	11,000	5,900	2,284	1,684	31,000	16,000	1,946	1,946
Hotels.....	2	47,500	22,500	19,735	14,230	12,900	10,225	5,855	4,705
Icehouses.....	2	1,150	.....	1,150	.....	.....	.....	.....	.....
Laundry.....	1	2,500	2,200	.....	.....	2,000	.....	20	.....
Lime-house.....	1	1,000	1,000	.....	.....	500	.....	100	.....
Livery stable.....	1	2,000	800	2,000	800	1,500	1,000	1,200	1,000
Millinery store.....	1	4,000	1,600	25	25	900	800	80	80
Paint shop.....	1	700	500	900	.....	.....	.....	.....	.....
Passenger station.....	1	1,000	1,000	1,000	.....	200	100	200	.....
Passenger cars.....	1	1,500	1,500	45	45	.....	.....	.....	.....
Pattern house.....	1	2,000	2,000	20	20	.....	.....	.....	.....
Piano factory.....	1	14,000	10,000	14,000	10,000	40,000	18,000	38,000	18,000
Planing-mill.....	1	1,300	400	750	400	2,500	800	400	300
Plumber's shop.....	1	12,000	9,000	25	20	.....	.....	.....	.....
Polishing shop.....	1	2,100	400	400	400	1,500	341	941	341
Printing office.....	1	2,000	1,400	50	.....	4,000	2,000	100	.....
Publishing house.....	1	10,000	3,000	755	755	.....	.....	.....	.....
Sash and blind factory.....	1	3,150	1,642	3,150	1,642	1,850	3,107	1,850	3,107
Sawmills.....	3	8,250	.....	3,250	4,950	4,950	.....	4,550	.....
Sheds.....	6	4,875	1,950	1,930	285	900	.....	200	.....

TABLE NO. 23. — *Continued.*

PROPERTY.	Total loss.	Partial loss.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Shingle mill.....	.....	1	\$400	.....	\$400	.....	\$1,200	.....	\$700	.....
Shoe factory.....	.....	1	9,000	\$7,500	64	\$64	8,000	\$1,412	8,000	\$1,412
Stone shed.....	.....	1	500	.....	.....	.....	5,000	.....	4,000	.....
Stores.....	4	13	361,400	254,721	20,909	12,030	164,750	98,100	44,579	22,110
Storehouses.....	1	7	11,500	7,500	8,700	6,872	17,720	10,400	10,740	9,800
Tailor shops.....	.....	2	1,000	600	1,010	600	4,000	8,275	1,662	1,662
Tenements.....	.....	6	27,800	16,600	7,824	5,004	8,900	5,800	2,468	2,079
Tool-house.....	1	.....	25	.....	25	.....	.....	.....	.....	.....
Veneer factory.....	1	.....	1,500	700	1,500	700	6,000	4,000	4,000	4,000
Wheelwright shop.....	.....	1	2,500	2,200	1,900	1,900	2,200	2,200	1,800	1,800
Yarn factory.....	.....	1	10,000	12,000	.....	.....	15,000	15,000	225	225
	92	183	\$977,609	\$620,441	\$268,229	\$147,003	\$550,863	\$292,584	\$245,425	\$184,266

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*For the Six Months ending July 1, 1896.— Summary of Causes.*

Unknown.....	88	Fireworks.....	2
Defective chimney.....	44	Oil stove.....	2
Exposure.....	43	Burning brush.....	2
Incendiary.....	21	Thawing out pipe.....	2
Sparks.....	17	Cigarettes.....	2
Spontaneous combustion.....	12	Rats and matches.....	2
Lamps.....	9	Ashes.....	1
Overheating.....	7	Gasoline.....	1
Carelessness.....	6	Burning caterpillars' nests..	1
Children with matches.....	4	Foreign substance in picker	1
Lanterns.....	3	Slacking lime.....	1
Lightning.....	3	Burning lime.....	1

Total number of fires.....	275
Total insurance on buildings.....	\$620,441.00
Total insurance on contents.....	292,584.00
Total loss on buildings.....	268,229.00
Total loss on contents.....	245,425.00
Total insurance paid on buildings.....	147,003.00
Total insurance paid on contents.....	134,266.00

TABLE No. 23. — *Continued.*  
*Detailed Statistics of Fires in New Hampshire for the six months ending January 1, 1897.*  
 Tabulated from Reports of City and Town Authorities, under the law of 1889.

PROPERTY.	Total loss.	Partial loss.	BUILDINGS.				CONTENTS.									
			Value.		Insurance.		Loss.		Paid.		Insurance.		Loss.		Paid.	
Bakery.....	.....	3	\$1,900	\$650	\$856	\$156	\$1,175	\$36	\$1,150	\$36	\$1,150	\$36	\$1,150	\$36	\$36	
Bank.....	.....	1	400	.....	400	.....	75,000	.....	250	.....	250	.....	250	.....	.....	
Barber-shops.....	1	1	1,000	600	700	600	1,575	700	1,450	700	1,450	700	1,450	700	700	
Barns.....	16	6	24,525	13,050	21,615	8,820	16,699	6,440	10,674	2,877	10,674	2,877	10,674	2,877	2,877	
Beer-bottling.....	1	.....	1,500	1,300	1,500	1,300	800	700	800	625	800	625	800	625	625	
Blacksmith-Shops.....	2	.....	400	200	400	200	400	125	350	63	350	63	350	63	63	
Boat-house.....	1	.....	50	.....	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Business blocks.....	.....	3	370,000	157,500	747	747	50,620	38,500	3,252	1,950	3,252	1,950	3,252	1,950	1,950	
Club-house.....	.....	1	18,000	18,000	100	100	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Cotton factory.....	.....	1	12,000	10,500	1,450	1,450	15,000	15,000	1,086	1,086	1,086	1,086	1,086	1,086	1,086	
Creamery.....	1	.....	.....	.....	.....	.....	1,800	1,000	1,800	1,000	1,800	1,000	1,800	1,000	1,000	
Drug-store.....	.....	1	2,500	1,500	50	50	2,500	2,000	50	50	50	50	50	50	50	
Dry-house.....	1	2	800	150	550	150	600	150	400	150	400	150	400	150	150	
Dwellings.....	28	58	168,275	98,750	71,276	40,145	49,405	18,105	27,626	8,991	27,626	8,991	27,626	8,991	8,991	
Electric Light Co.....	.....	1	800	.....	400	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Engine-house.....	.....	1	4,000	1,000	650	650	200	200	.....	.....	.....	.....	.....	.....	.....	
Excelsior mill.....	1	.....	1,000	750	1,000	750	2,000	1,500	2,000	1,500	2,000	1,500	2,000	1,500	1,500	
Farm buildings.....	10	7	30,750	20,725	28,812	18,412	15,378	6,105	12,581	3,548	12,581	3,548	12,581	3,548	3,548	
Foundry.....	.....	2	13,000	600	94	94	5,000	5,000	2,112	2,112	2,112	2,112	2,112	2,112	2,112	
Freight house.....	1	1	800	600	625	600	2,525	2,500	208	183	208	183	208	183	183	

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	1	1	500	350	500	350	700	400	700	400
Gristmill.....	1	1	2,000	1,200	2,000	1,200	6,600	3,500	2,724	2,224
Grocery store. ....	1	1								
Hall.....	1	1					1,100		195	
Hen-pen.....	1	1	150		30					
Hotels.....	4	4	94,000	38,700	2,085	525	16,500	9,800	900	600
Icehouse.....	1	1	200		200					
Laundry.....	1	1	1,500	1,000	75	75	500	400	25	25
Legging factory.....	1	1					1,500	1,000	1,500	1,000
Livery stable.....	1	1	2,000	500	60	60				
Lumber-sheds.....	1	1	9,000		9,000		1,000		1,000	
Millinery store.....	1	1	5,000	3,500	800	750	7,500	4,000	4,500	3,700
Paper mill.....	1	1	7,500	6,000	7,500		12,000	4,000	7,000	
Postoffice.....	1	1							20	20
Railroad station.....	1	1	5,000	4,000	5,000	4,000	419	419	419	419
Saloons.....	1	2	4,000	2,700	1,618	1,068	1,500	550	800	140
Sawmills.....	6	6	47,650	13,250	47,650	11,800	4,000	1,450	4,000	1,450
Schoolhouses.....	1	1	5,900	4,500	910	10	75		75	
Sheds.....	3	3	550	350	100	90				
Shoe-shops.....	1	1	100	90	100	90	75	10	20	10
Slaughter-houses.....	1	1	1,100	400	900	400	450	200	300	125
Stone-shed.....	1	1	100		40		60		60	
Stores.....	9	23	137,740	72,719	33,548	12,423	94,175	50,275	53,110	26,510
Storehouses.....	4	3	19,075	13,000	8,500	2,800	34,140	6,700	20,325	1,585
Tenements.....	2	3	8,000	5,100	5,000	3,989	4,500	2,000	2,766	1,516
Underwear factory ...	1	1	4,000	2,000	4,000	2,000	20,000	16,000	20,000	16,000
	95	138	\$1,006,765	\$495,234	\$225,891	\$115,854	\$447,471	\$198,775	\$186,178	\$74,765

*For the Six Months Ending January 1, 1897. — Summary of Causes.*

Unknown.....	70	Fireworks.....	4
Exposure.....	41	Burning out chimney.....	3
Defective chimney.....	26	Spontaneous combustion....	2
Incendiary.....	13	Electric wires.....	2
Overheating.....	11	Ashes.....	2
Oil-stove.....	11	Boiler.....	2
Sparks.....	10	Rats and matches.....	2
Lamps.....	9	Slaking lime.....	1
Lightning.....	8	Hot-box.....	1
Carelessness.....	5	Smoking.....	1
Lanterns.....	4	Gasoline kiln.....	1
Matches.....	4		

Total number of fires.....	233
Total insurance on buildings.....	\$495,234.00
Total insurance on contents.....	198,775.00
Total loss on buildings.....	225,891.00
Total loss on contents.....	186,178.00
Total insurance paid on buildings.....	115,854.00
Total insurance paid on contents.....	74,765.00

*Summary for the Year 1896.*

Total number of fires.....	508
Total insurance on buildings.....	\$1,115,675.00
Total insurance on contents.....	491,359.00
Total loss on buildings.....	494,120.00
Total loss on contents.....	481,603.00
Total insurance paid on buildings.....	262,857.00
Total insurance paid on contents.....	209,031.00

TABLE NO. 24.  
*General Statement of Capital, Assets, Liabilities, Income, and Expenditures of the Fidelity and Casualty Companies during the year ending December 31, 1896.*

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Income.	Expenditures.	Expenses.
<i>Etna Life (Accident Depart.)*</i>			\$201,535.87	\$457,441.15	\$972,379.89	\$202,615.41
American Surety Co. ....	\$2,500,000.00	\$5,272,808.76	1,069,487.71	1,412,099.85	1,170,854.89	786,513.15
City Tr'st, Safe Deposit & Surty	500,000.00	2,218,485.88	1,533,101.81	264,804.76	226,155.48	175,403.20
Employers' Liability .....	†200,000.00	1,119,796.76	732,020.45	1,078,754.21	1,062,785.58	419,545.22
Fidelity and Casualty .....	250,000.00	2,474,673.49	1,881,942.89	2,771,946.81	2,665,859.70	1,522,488.96
Fidelity and Deposit .....	750,000.00	1,706,825.96	373,790.16	750,523.57	480,735.59	311,189.92
Guarantee Co. of No. America.	†200,000.00	570,763.31	170,450.55	190,869.97	175,265.62	108,505.90
Guarantors' Liability Indemnity	500,000.00	1,372,599.72	600,143.87	1,082,054.47	837,758.29	481,169.19
Hartford Steam Boiler .....	500,000.00	2,119,096.69	1,257,444.79	935,785.92	874,232.40	731,183.14
Lawyers' Surety Co. ....	500,000.00	691,212.76	51,905.91	120,101.21	81,950.22	75,045.86
Lloyds Plate Glass .....	250,000.00	662,318.30	212,439.44	419,090.57	404,494.61	197,484.14
London Guarantee & Accident.	†200,000.00	808,158.16	502,608.79	636,449.23	500,088.11	271,868.85
New England Burglary .....	200,000.00	211,006.94	49,613.67	68,001.92	64,627.54	54,627.54

\* See report of Etna Life Insurance Company.

† Deposit capital.



TABLE No. 24. — *Continued.*

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Income.	Expenditures.	Expenses.
Standard Life & Accident.....	\$200,000.00	\$819,115.13	\$554,294.78	\$1,002,247.45	\$991,550.77	\$455,655.51
Travelers (Accident Depart.)	1,000,000.00	3,362,128.20	1,903,117.36	2,967,509.78	3,357,474.56	1,983,537.60
Union Casualty & Surety.....	250,000.00	715,885.86	425,174.51	937,675.88	967,331.02	433,458.07
Union Safe Deposit & Trust...	250,000.00	300,940.16	40,257.56	28,567.92	21,864.72	9,364.72
United States Casualty.....	300,000.00	640,725.46	307,620.98	645,769.42	579,934.49	361,169.10
	\$8,550,000.00	\$25,066,536.54	\$11,866,951.10	\$15,769,194.09	\$14,835,342.98	\$8,530,825.48

TABLE NO. 25.

*Summary of the Business of the Fidelity and Casualty Companies transacted within the State of New Hampshire during the year 1896.*

COMPANIES.	Risks written during year.	Premiums received.	Losses paid.	Losses incurred.
Etna Life (Accident Department).....	\$1,024,300.00	\$3,855.36	\$3,307.10	\$3,432.10
American Surety Company .....	1,187,877.00	4,596.97	.....	.....
City Trust, Safe Deposit and Surety Company.....	181,727.00	1,378.64	.....	.....
Employers' Liability Assurance Corporation.....	1,586,488.25	7,051.05	3,987.63	2,972.63
Fidelity and Casualty Company.....	2,374,101.40	9,970.69	2,097.26	2,097.26
Fidelity and Deposit Company.....	47,600.00	190.00	.....	.....
Guarantee Company of North America.....	152,200.00	665.57	10,856.04	.....
Guarantors' Liability Indemnity Company.....	60,000.00	2,255.00	343.75	497.00
Hartford Steam Boiler Inspection and Insurance Co.....	1,110,100.00	11,185.05	.....	160.00
Lawyers' Surety Company .....	6,000.00	30.00	.....	.....
Lloyds Plate Glass Insurance Company .....	85,506.93	2,370.15	605.19	634.80
London Guarantee and Accident Company.....	519,700.00	2,215.93	506.47	506.47
New England Burglary Insurance Company.....	24,925.00	355.25	.....	.....

TABLE No. 25. — *Continued.*

COMPANIES.	Risks written during year.	Premiums received.	Losses paid.	Losses incurred.
Standard Life and Accident Company.....	\$919,450.00	\$6,208.13	\$1,159.29	\$1,159.29
Travelers' (Accident Department).....	3,487,250.00	20,668.32	9,709.50	12,084.50
Union Casualty and Surety Company.....	146,177.00	978.59	476.57	476.57
Union Safe Deposit and Trust Company.....	1,250.00	15.00	.....	.....
United States Casualty Company.....	785,000.00	727.00	436.85	436.85
	\$13,599,550.58	\$73,716.70	\$33,485.15	\$24,456.97

TABLE NO. 26.  
*Summary of Capital, Income, and Expenditures to Income, of the Life Insurance Companies transacting business in New Hampshire during 1896.*

COMPANIES.	Location.	Capital.	Income.	Expenditures.	Ratio.
Ætna Life .....	Hartford, Conn...	\$1,750,000.00	\$7,524,708.28	\$5,592,880.61	74.32
Connecticut General .....	Hartford, Conn...	150,000.00	528,368.04	429,906.96	81.36
Connecticut Mutual .....	Hartford, Conn...	.....	7,933,982.72	7,716,331.75	97.25
Equitable Life .....	New York City...	100,000.00	45,011,058.38	30,004,422.01	66.66
Manhattan Life .....	New York City...	100,000.00	2,712,410.77	2,456,801.84	90.57
Massachusetts Mutual .....	Springfield, Mass.	.....	4,463,573.68	2,849,129.11	63.83
Metropolitan Life .....	New York City...	2,000,000.00	20,548,593.91	15,385,368.25	75.11
Mutual Benefit .....	Newark, N. J.....	.....	11,223,917.96	8,773,102.34	78.16
Mutual Life .....	New York City...	.....	49,702,695.27	36,218,575.14	72.87
National Life .....	Montpelier, Vt.....	.....	3,357,355.77	1,986,395.47	59.16
New England Mutual .....	Boston, Mass.....	.....	4,455,701.04	3,766,926.24	84.54
New York Life .....	New York City...	.....	39,139,558.00	26,398,955.43	67.44
Northwestern Mutual .....	New York City...	.....	18,589,828.46	9,146,783.43	49.20
Penn Mutual .....	Milwaukee, Wis.....	.....	6,959,739.41	4,723,598.40	67.87
Phoenix Mutual .....	Philadelphia, Pa.....	.....	1,975,794.76	1,806,672.40	91.44
Provident Life and Trust .....	Hartford, Conn.....	1,000,000.00	4,466,511.16	3,773,787.53	84.49
Provident Savings .....	New York City...	100,000.00	2,235,877.16	2,125,249.89	95.05
State Mutual .....	Worcester, Mass.....	.....	3,051,244.61	1,897,197.00	62.17
Travelers' (Life Department) .....	Hartford, Conn.....	.....	3,177,677.18	2,563,985.49	80.68
Union Mutual .....	Portland, Me.....	.....	1,421,786.70	1,242,848.75	87.41
United States .....	New York City...	440,000.00	1,444,957.71	1,391,875.00	96.32
Washington Life .....	New York City...	125,000.00	2,699,687.86	2,429,239.01	89.98
		\$5,765,000.00	\$242,625,028.78	\$172,680,092.05	71.17

TABLE NO. 27.

*General Summary of the Assets, Liabilities, and Surplus of the Life Insurance Companies for 1896.*

COMPANIES.	Total assets.	Liabilities.	Surplus as re- gards policy- holders in 1896.	Surplus as re- gards policy- holders in 1895.	Increase or decrease.
<i>Ætna Life</i> .....	\$45,557,272.15	\$88,167,385.03	\$7,389,887.12	\$6,998,607.40	\$391,279.72
<i>Connecticut General</i> .....	2,941,291.10	2,404,486.25	536,804.85	565,404.34	—28,599.49
<i>Connecticut Mutual</i> .....	62,947,270.48	54,310,881.84	8,636,388.64	8,415,437.16	220,951.48
<i>Equitable Life</i> .....	215,456,136.49	173,352,267.23	42,103,869.26	39,525,908.71	2,578,560.55
<i>Manhattan Life</i> .....	14,400,373.63	13,440,940.51	959,433.12	766,926.16	192,506.96
<i>Massachusetts Mutual</i> .....	18,546,959.96	17,204,268.32	1,342,691.64	1,267,139.07	75,552.57
<i>Metropolitan Life</i> .....	30,628,967.89	25,577,550.40	5,051,417.49	4,477,030.71	574,386.78
<i>Mutual Benefit</i> .....	60,742,985.46	56,435,965.87	4,307,019.59	4,076,805.52	230,214.07
<i>Mutual Life</i> .....	234,744,148.42	205,010,638.72	29,733,514.70	26,879,046.64	2,854,468.06
<i>National Life</i> .....	13,542,864.76	11,884,329.14	1,658,535.62	1,439,864.60	218,671.02
<i>New England Mutual</i> .....	25,910,904.83	23,820,553.49	2,090,351.34	2,147,739.00	—57,387.66
<i>New York Life</i> .....	187,176,405.86	160,494,403.88	26,681,996.98	24,038,677.89	2,643,319.09
<i>Northwestern Mutual</i> .....	92,683,603.74	73,122,596.00	19,511,007.74	16,513,561.26	2,997,446.48
<i>Penn Mutual</i> .....	29,299,498.24	25,682,193.29	3,617,304.95	3,280,517.77	336,787.18
<i>Phoenix Mutual</i> .....	10,655,169.62	10,086,568.00	568,601.62	569,383.73	—782.11
<i>Provident Life and Trust</i> .....	31,636,776.28	27,827,005.53	3,809,770.75	3,678,379.05	131,391.70
<i>Provident Savings</i> .....	2,042,260.47	1,492,410.66	600,813.08	713,361.48	—112,548.40
<i>State Mutual</i> .....	12,237,051.80	10,941,233.00	1,295,818.80	1,275,731.91	20,086.89
<i>Travelers' (Life Depart.)</i> ...	17,634,556.43	16,001,209.91	1,583,346.52	1,365,637.04	167,709.48
<i>Union Mutual</i> .....	7,010,697.56	6,529,175.24	481,522.32	423,259.82	58,262.50
<i>United States</i> .....	7,437,111.29	6,832,700.30	604,410.99	605,693.00	—1,282.01
<i>Washington</i> .....	13,928,374.35	13,378,984.73	549,389.62	523,294.21	26,095.41
	\$1,197,010,680.81	\$973,997,747.34	\$163,083,896.74	\$149,546,806.47	\$13,537,090.27

TABLE NO. 28.  
*Comprising a detailed classification of the Gross Assets of Life Insurance Companies for 1896.*

COMPANIES.	Real estate.	Loans on mortgages.	Loans on collaterals.	Premium notes.	Cash in office and bank.
Aetna Life .....	\$486,348.25	\$25,200,422.44	\$1,481,387.65	\$660,778.17	\$2,768,279.30
Connecticut General .....	318,254.40	1,823,521.49	118,358.19	48,800.82	45,664.99
Connecticut Mutual .....	8,788,184.43	35,722,498.00	12,800.00	1,065,427.28	1,892,194.53
Equitable Life .....	42,758,629.31	82,021,426.97	11,723,700.00	.....	11,262,939.63
Manhattan Life .....	3,953,885.97	3,810,321.71	1,206,886.68	525,617.82	593,383.60
Massachusetts Mutual .....	540,250.42	6,591,330.26	2,056,481.00	699,988.29	516,404.73
Metropolitan .....	8,008,305.58	11,754,018.00	16,578.49	61,891.95	961,089.50
Mutual Benefit .....	2,044,366.25	33,546,132.11	6,069,013.61	4,482,157.35	675,415.87
Mutual Life .....	22,767,666.65	71,543,929.56	11,091,525.00	.....	12,680,390.00
National Life .....	1,080,548.42	4,347,726.25	1,670,054.66	339,160.95	501,576.07
New England Mutual .....	1,922,982.58	5,308,964.00	2,298,360.67	653,786.87	778,314.86
New York Life .....	16,852,400.00	37,509,910.21	6,956,978.69	1,023,613.28	5,400,939.14
Northwestern Mutual .....	1,814,791.83	66,871,974.65	3,817,285.00	386,394.03	1,921,284.08
Penn Mutual .....	2,019,306.48	11,874,472.94	5,541,592.88	878,607.08	394,080.12
Phoenix Mutual .....	994,312.96	5,793,119.51	277,140.00	451,560.68	294,581.86
Provident Life & Trust .....	1,995,162.64	11,440,167.87	4,711,552.43	18,616.83	74,849.09
Provident Savings .....	256,470.57	226,500.00	147,526.12	5,467.93	142,732.48
State Mutual .....	1,941,643.19	2,289,787.07	717,621.09	.....	330,434.56
Travelers' (Life Department) .....	1,953,756.09	5,377,156.02	1,650,492.31	.....	1,175,103.42
Union Mutual .....	811,274.18	1,481,695.66	770,894.98	233,771.25	77,638.31
United States .....	456,700.00	4,379,080.00	454,776.58	.....	196,852.28
Washington Life .....	1,705,359.30	9,623,225.00	1,293,454.95	.....	197,525.82
	\$122,865,193.90	\$388,537,349.42	\$64,078,860.89	\$11,535,640.08	\$42,390,704.24

TABLE NO. 28. — Continued.

COMPANIES.	Stocks and bonds.	Accrued interest and rents.	Deferred and uncollected premiums.	All other assets, less deductions.	Gross assets.
Ætna Life.....	\$13,446,752.16	\$1,148,652.61	\$380,013.25	—\$15,361.68	\$45,557,272.15
Connecticut General.....	468,174.00	55,680.44	67,891.55	—54.28	2,941,291.10
Connecticut Mutual.....	14,495,267.00	1,118,465.33	352,933.91	.....	62,947,270.48
Equitable Life.....	112,392,352.00	518,896.58	4,778,192.00	.....	215,456,136.49
Manhattan.....	3,964,330.00	122,348.87	199,496.82	+24,732.14	14,400,379.63
Massachusetts Mutual.....	7,276,908.76	330,699.69	534,896.81	.....	18,546,959.96
Metropolitan.....	8,950,386.17	329,662.78	547,035.42	.....	30,628,967.89
Mutual Benefit.....	11,941,517.51	1,219,004.69	769,201.73	—3,823.66	60,742,985.46
Mutual Life.....	110,125,082.15	2,398,553.27	4,142,001.79	.....	234,744,148.42
National Life.....	4,871,778.74	357,384.56	374,640.11	.....	13,542,864.76
New England Mutual.....	14,390,060.18	282,895.04	280,590.68	.....	25,910,904.83
New York Life.....	118,446,867.79	1,422,728.86	4,562,908.39	.....	187,176,405.86
Northwestern Mutual.....	14,613,770.96	1,641,007.30	1,603,130.74	—35,984.35	92,633,603.74
Penn Mutual.....	7,502,043.64	325,236.73	664,619.93	+99,538.74	29,299,498.24
Phoenix Mutual.....	2,522,309.20	165,643.71	156,501.70	.....	10,655,169.62
Provident Life and Trust.....	12,321,260.00	366,693.04	708,474.38	.....	31,636,776.28
Provident Savings.....	1,015,563.97	29,240.38	219,341.25	—582.23	2,042,260.47
State Mutual.....	6,727,457.00	149,000.00	367,608.98	+313,500.00	12,237,051.80
Travelers' (Life Department).....	6,664,981.86	165,627.59	547,439.14	.....	17,534,556.43
Union Mutual.....	3,883,277.62	77,716.93	170,971.29	+3,457.39	7,010,697.56
United States.....	1,670,192.08	85,452.87	194,147.48	.....	7,437,111.29
Washington Life.....	700,379.08	145,373.70	262,856.50	.....	13,928,374.35
	\$472,890,651.87	\$12,450,964.47	\$21,884,893.85	\$385,422.07	\$1,137,010,680.81

TABLE NO. 29.

*Detailed Statement of the Income of the Life Insurance Companies for the year 1896.*

COMPANIES.	Premiums.	Interest and dividends.	Rents.	All other sources.	Total income.	Excess of income over expenditures.
<i>Ætna Life</i> .....	\$5,216,350.48	\$2,254,281.48	\$21,150.82	\$92,925.45	\$7,524,708.23	\$1,931,827.62
<i>Connecticut General</i> .....	385,414.97	136,419.26	.....	6,538.81	528,388.04	98,461.08
<i>Connecticut Mutual</i> .....	4,743,236.75	2,884,958.31	254,446.91	51,340.75	7,938,982.72	217,650.97
<i>Equitable</i> .....	36,089,357.71	7,081,346.42	1,840,354.25	.....	45,011,058.38	15,006,686.37
<i>Manhattan</i> .....	1,972,161.14	494,947.25	230,967.22	245,296.16	2,712,410.77	255,608.93
<i>Massachusetts Mutual</i> .....	3,572,083.05	785,646.13	15,553.00	100,291.50	4,468,573.68	1,614,444.57
<i>Metropolitan</i> .....	19,306,195.84	903,189.76	304,129.85	35,078.46	20,548,593.91	5,163,225.66
<i>Mutual Benefit</i> .....	8,189,917.19	2,946,337.51	77,932.92	9,730.34	11,228,917.96	2,450,815.62
<i>Mutual Life</i> .....	39,593,414.20	8,760,122.28	900,361.54	448,797.25	49,702,695.27	13,484,120.13
<i>National Life</i> .....	2,811,062.97	510,602.30	33,885.62	1,804.38	3,357,355.77	1,370,960.30
<i>New England Mutual</i> .....	3,325,936.36	1,029,219.83	86,335.92	14,208.93	4,455,701.04	688,774.80
<i>New York Life</i> .....	31,138,075.64	7,280,862.38	702,619.98	18,000.00	39,139,558.00	12,740,602.57
<i>Northwestern</i> .....	14,263,174.28	4,174,418.14	124,803.99	27,432.05	18,589,828.46	9,443,045.03
<i>Penn Mutual</i> .....	5,552,801.35	1,329,152.01	56,014.68	22,271.37	6,959,739.41	2,236,141.01
<i>Phoenix Mutual</i> .....	1,430,227.81	516,033.94	24,018.10	5,514.91	1,975,794.76	169,122.86
<i>Provident Life and Trust</i> ..	4,466,511.16	1,235,005.59	17,882.33	7,414.42	5,726,813.50	692,723.63
<i>Provident Savings</i> .....	2,148,636.97	62,536.98	24,612.51	.....	2,235,877.16	110,627.27
<i>State Mutual</i> .....	2,530,942.46	480,023.74	35,278.41	.....	3,051,244.61	1,154,047.61
<i>Travelers' (Life Depart.)</i> ..	2,379,534.53	735,651.55	62,491.10	.....	3,177,677.18	613,691.69
<i>Union Mutual</i> .....	1,107,779.45	291,013.08	21,061.04	1,938.13	1,421,786.70	178,937.95
<i>United States</i> .....	1,101,924.28	328,947.05	14,086.38	.....	1,444,957.71	53,082.71
<i>Washington Life</i> .....	2,052,149.69	614,621.44	21,188.76	11,727.97	2,699,687.86	270,448.85
	\$193,376,388.28	\$44,840,336.93	\$4,870,175.33	\$1,040,390.58	\$243,895,331.12	\$69,944,996.73



TABLE NO. 30.

*Comprising a detailed classification of the Gross Expenditures for the year 1896.*

COMPANIES.	Death and endowment claims.	Annuityants.	Surrendered policies.	Dividends to policy-holders.	Total paid policy-holders.
Etna Life .....	\$2,929,840.61	.....	\$518,962.31	\$880,090.54	\$4,328,898.46
Connecticut General .....	186,786.13	\$75.12	49,857.56	71,817.90	308,536.70
Connecticut Mutual .....	4,508,018.25	.....	760,447.93	1,274,658.62	6,548,124.80
Equitable .....	13,292,957.62	410,793.31	6,468,506.91	2,422,932.61	21,987,439.45
Manhattan .....	1,276,296.67	9,482.20	401,009.20	75,990.97	1,762,778.44
Massachusetts Mutual .....	1,115,986.32	.....	388,745.61	482,549.90	1,987,281.83
Metropolitan .....	6,965,656.31	300.00	95,251.85	55,469.40	7,116,677.56
Mutual Benefit .....	3,850,360.21	39,890.47	1,562,715.64	1,613,494.87	7,066,461.19
Mutual Life .....	15,070,664.41	605,094.54	7,370,858.53	2,390,952.02	25,437,569.50
National Life .....	690,275.85	1,635.00	446,906.47	121,161.71	1,259,979.03
New England Mutual .....	1,868,401.98	.....	658,719.98	517,235.25	8,044,357.21
New York Life .....	11,893,387.51	1,417,377.99	1,372,779.58	8,800,075.58	18,483,620.66
Northwestern .....	4,058,670.74	3,086.28	891,143.86	1,372,627.61	6,326,528.49
Penn Mutual .....	2,100,408.73	16,322.16	717,123.40	772,232.83	8,606,082.12
Phoenix Mutual .....	871,400.51	1,990.00	168,811.17	169,949.79	1,212,151.47
Provident Life and Trust .....	1,680,050.33	39,567.91	436,339.70	745,479.57	2,901,437.51
Provident Savings .....	1,231,882.30	1,581.40	23,202.35	224,592.43	1,481,258.48
State Mutual .....	624,913.81	.....	332,822.42	362,728.52	1,320,464.75
Travelers' (Life Department) .....	932,571.40	11,139.68	297,819.50	.....	1,241,530.48
Union Mutual .....	603,504.14	479.91	101,322.52	34,220.11	739,526.68
United States .....	800,333.76	3,160.38	134,765.83	7,282.31	945,542.28
Washington Life .....	1,886,031.92	14,960.63	269,002.10	199,835.82	1,871,830.47
	\$77,940,394.51	\$2,576,986.88	\$23,467,114.41	\$17,598,377.76	\$120,912,072.56

TABLE NO. 30. — *Continued.*

COMPANIES.	Dividends to stockholders.	Commissions and expenses of agents.	Salaries and charges of officers and employees.	Taxes and fees.	Miscellaneous expenses.	Total expenditures.
Ætna Life .....	\$175,000.00	\$638,349.67	\$165,338.13	\$137,738.64	\$147,560.71	\$5,592,880.61
Connecticut General .....	12,000.00	49,496.23	25,642.35	11,221.04	23,010.64	420,906.96
Connecticut Mutual .....	.....	370,511.70	168,070.64	396,490.98	298,143.63	7,710,331.75
Equitable .....	7,000.00	4,054,706.22	921,023.60	539,855.88	2,544,366.86	30,004,422.01
Manhattan .....	16,000.00	287,621.00	126,679.54	53,277.84	210,445.02	2,456,801.84
Massachusetts Mutual .....	.....	529,042.57	149,498.32	60,830.74	122,475.65	2,849,129.11
Metropolitan .....	140,000.00	4,998,150.77	1,217,206.39	227,179.74	1,686,153.79	15,385,368.25
Mutual Benefit .....	.....	819,475.05	279,483.40	262,403.70	345,279.00	8,773,102.94
Mutual Life .....	.....	6,499,708.49	1,047,857.74	589,492.94	2,643,856.47	36,218,575.14
National Life .....	.....	441,634.69	83,896.71	75,120.37	135,764.67	1,986,395.47
New England Mutual .....	.....	308,130.82	147,515.39	82,147.07	184,775.75	3,766,926.24
New York Life .....	.....	5,047,640.85	950,728.72	428,795.62	1,488,169.58	26,398,955.43
Northwestern .....	.....	1,591,335.74	445,938.26	231,475.07	552,505.87	9,146,733.43
Penn Mutual .....	.....	601,585.20	170,338.57	189,206.96	156,385.55	4,723,598.40
Phoenix Mutual .....	.....	278,754.17	93,459.76	65,231.29	162,075.71	1,806,672.40
Provident Life & Trust .....	.....	411,621.70	176,790.56	76,131.50	207,756.26	3,773,787.53
Provident Savings .....	6,977.60	350,530.16	137,988.99	31,511.19	116,983.47	2,125,249.89
State Mutual .....	.....	319,108.50	66,731.00	48,416.54	142,477.21	1,897,197.00
Travelers' (Life Dept.) .....	125,000.00	306,775.41	81,500.71	57,009.85	752,169.04	2,563,985.49
Union Mutual .....	.....	254,914.45	83,361.10	32,628.70	132,417.72	1,242,848.75
United States .....	30,800.00	205,394.74	74,156.74	23,964.76	112,016.48	1,391,875.00
Washington Life .....	8,750.00	313,113.07	129,946.33	24,738.06	81,436.08	2,429,239.01
	\$521,527.00	\$28,672,691.30	\$6,742,552.95	\$3,684,972.48	\$12,246,225.16	\$172,600,032.05

TABLE NO. 31.

*Summary of the Business of Life Insurance Companies transacted within the State of New Hampshire during the year 1896.*

COMPANIES.	POLICIES ISSUED IN 1896.		POLICIES IN FORCE DEC. 31, 1896.		Premiums received in 1896.	Losses and claims incurred in 1896.	Losses and claims paid in 1896.
	Num-ber.	Amount.	Num-ber.	Amount.			
Aetna Life.....	65	\$130,626.00	1,005	\$1,335,395.00	\$42,494.15	\$26,736.00	\$26,598.78
Connecticut General.....	76	87,241.00	348	394,757.00	14,384.46	3,911.42	3,911.42
Connecticut Mutual.....	49	101,500.00	761	1,719,409.89	30,252.41	18,150.39	18,150.39
Equitable Life.....	37	53,498.00	501	1,292,797.00	36,527.71	1,570.00	1,570.00
Manhattan Life.....	1	1,000.00	63	106,605.00	3,088.08	2,000.00	2,000.00
Massachusetts Mutual.....	168	248,600.00	2,505	4,287,556.00	111,816.06	47,744.00	54,244.00
Metropolitan Life.....	175	145,269.00	284	271,269.00	7,760.91	1,000.00	1,000.00
Mutual Benefit.....	28	72,473.00	359	633,781.00	19,539.42	15,060.00	15,060.00
Mutual Life.....	625	914,761.00	4,555	7,949,061.00	282,935.38	119,293.74	119,293.74
National Life.....	345	509,167.53	1,181	1,707,395.83	70,935.41	34,079.07	32,579.07
New England Mutual.....	34	65,748.00	266	494,607.00	5,861.82	3,000.00	3,000.00
New York Life.....	117	221,932.00	1,101	1,688,689.00	47,668.39	25,822.07	20,670.78
Northwestern Mutual.....	114	188,912.00	863	1,612,842.00	59,742.55	1,000.00	1,000.00
Penn Mutual.....	6	14,500.00	225	562,750.00	24,511.60	12,500.00	12,500.00
Phoenix Mutual.....	92	89,416.00	730	748,210.46	31,213.46	29,614.00	29,614.00
Provident Life and Trust.....	8	14,844.00	53	96,944.00	2,377.48	.....	.....
Provident Savings.....	68	99,410.00	212	359,000.00	9,607.27	10,000.00	10,000.00
State Mutual Life.....	28	47,450.00	265	569,307.00	20,175.28	8,358.47	8,358.47
Travelers' (Life Depart.)..	10	14,284.00	209	355,890.00	5,223.13	3,182.00	1,862.00
Union Mutual.....	226	236,800.12	870	974,873.86	31,963.10	11,369.84	12,369.84
United States.....	6	6,000.00	98	108,450.00	2,073.32	2,130.00	.....
Washington Life.....	48	64,230.00	93	133,307.00	5,161.71	4,060.15	4,060.15
	2,326	\$8,927,651.65	16,547	\$27,402,239.58	\$866,353.10	\$380,581.15	\$377,842.64

\* Industrial policies issued, 7,185; amount, \$1,009,331; premiums received, \$123,100.90.

TABLE. NO. 32.  
*Showing Income, Expenditures, Net Assets, and Certificates in Force of the Assessment Life and Casualty Associations authorised to transact business in New Hampshire for the year 1896.*

NAMES OF ASSOCIATIONS.	Net assets Dec. 31, 1896.	INCOME.		EXPENDITURES.		Net assets Dec. 31, 1896.	Certificates in force Dec. 31, 1896.	Deaths in 1896.
		Asses- ments.	All other sources.	Losses and claims.	Expenses.			
Bay State Beneficiary.....	\$194,629.77	\$718,933.76	\$111,510.48	\$692,519.38	\$115,945.56	\$928,832.07	13,831	323
Hartford Life and Annuity.....	1,605,562.06	1,415,708.23	469,734.52	1,339,684.86	320,745.10	1,560,735.60	45,638	604
Massachusetts Benefit Life.....	1,082,313.77	2,624,741.35	556,893.37	2,697,461.17	641,354.08	860,133.19	51,940	685
Mutual Reserve Fund Life.....	3,925,676.46	4,940,496.58	1,517,978.12	3,982,323.44	1,568,092.23	4,021,140.39	103,578	1,336
National Life Association.....	323,360.81	606,717.03	27,783.01	568,533.29	230,892.14	425,225.42	18,401	252
Northwestern Life Assurance.....	870,021.94	9,315,607.07	223,829.58	1,881,364.79	435,614.76	1,039,963.86	44,963	565
Security Mutual Life.....	366,565.18	472,766.46	12,345.71	131,268.91	278,648.46	431,102.34	8,469	61
ASSESSMENT CASUALTY.								
New England Mutual Accident.....	\$78,121.37	\$190,046.06	\$17,632.25	\$86,556.70	\$121,394.99	\$76,072.00	11,021	9
	\$8,446,177.37	\$12,781,922.71	\$2,948,676.04	\$11,232,579.56	\$3,920,285.30	\$8,717,193.66	300,114	3,875

TABLE NO. 31.

*Summary of the Business of Life Insurance Companies transacted within the State of New Hampshire during the year 1896.*

COMPANIES.	POLICIES ISSUED IN 1896.		POLICIES IN FORCE DEC. 31, 1896.		Premiums received in 1896.	Losses and claims incurred in 1896.	Losses and claims paid in 1896.
	Num-ber.	Amount.	Num-ber.	Amount.			
Etna Life.....	65	\$130,626.00	1,005	\$1,335,395.00	\$12,484.15	\$26,736.00	\$26,598.78
Connecticut General.....	76	87,241.00	348	394,767.00	14,384.46	3,911.42	3,911.42
Connecticut Mutual.....	49	101,500.00	761	1,719,409.89	30,252.41	18,150.39	18,150.39
Equitable Life.....	37	53,498.00	501	1,292,797.00	36,527.71	1,570.00	1,570.00
Manhattan Life.....	1	1,000.00	63	106,605.00	3,088.08	2,000.00	2,000.00
Massachusetts Mutual.....	168	248,600.00	2,505	4,287,556.00	111,816.06	47,744.00	54,244.00
Metropolitan Life.....	175	145,269.00	284	271,269.00	7,760.91	1,000.00	1,000.00
Mutual Benefit.....	28	72,473.00	359	633,781.00	19,589.42	15,060.00	15,060.00
Mutual Life.....	625	914,751.00	4,555	7,949,061.00	282,935.38	119,293.74	119,293.74
National Life.....	345	509,167.53	1,181	1,707,395.83	70,935.41	34,079.07	32,579.07
New England Mutual.....	84	65,748.00	266	494,607.00	5,861.82	3,000.00	3,000.00
New York Life.....	117	221,932.00	1,101	1,688,089.00	47,668.39	25,822.07	20,670.78
Northwestern Mutual.....	114	188,912.00	863	1,612,342.00	59,742.55	1,000.00	1,000.00
Penn Mutual.....	6	14,500.00	225	562,750.00	24,511.60	12,500.00	12,500.00
Phoenix Mutual.....	92	89,416.00	730	748,210.00	31,213.46	29,614.00	29,614.00
Provident Life and Trust.....	8	14,841.00	53	96,944.00	2,377.48	.....	.....
Provident Savings.....	68	99,410.00	212	359,000.00	9,607.27	10,000.00	10,000.00
State Mutual Life.....	28	47,450.00	265	569,307.00	20,175.28	8,358.47	8,358.47
Travelers' (Life Depart.).....	10	14,284.00	209	355,880.00	5,223.13	3,182.00	1,862.00
Union Mutual.....	226	236,800.12	870	974,373.86	31,963.10	11,969.84	12,969.84
United States.....	6	6,000.00	98	108,450.00	2,073.32	2,130.00	.....
Washington Life.....	48	64,280.00	93	133,307.00	5,161.71	4,060.15	4,060.15
	2,396	\$3,327,651.65	16,547	\$27,402,239.58	\$865,353.10	\$380,581.15	\$377,842.64

\* Industrial policies issued, 7,185; amount, \$1,003,231; premiums received, \$133,103.99.

TABLE. NO. 32.

*Showing Income, Expenditures, Net Assets, and Certificates in Force of the Assessment Life and Casualty Associations authorized to transact business in New Hampshire for the year 1896.*

NAMES OF ASSOCIATIONS.	Net assets Dec. 31, 1896.	INCOME.		EXPENDITURES.		Net assets Dec. 31, 1896.	Certificates in force Dec. 31, 1896.	Certificates in force Dec. 31, 1896.	Deaths in 1896.
		Assess- ments.	All other sources.	Losses and claims.	Expenses.				
Bay State Beneficiary .....	\$194,629.77	\$718,893.76	\$111,510.48	\$662,516.38	\$145,645.56	\$236,883.07	18,831	14,041	323
Hartford Life and Annuity .....	1,605,562.06	1,415,708.23	490,734.52	1,259,684.86	320,743.10	1,593,725.60	42,638	43,964	694
Massachusetts Benefit Life .....	1,082,313.77	2,624,741.35	556,893.37	2,697,461.17	641,324.03	896,183.19	51,940	46,399	695
Mutual Reserve Fund Life .....	3,925,675.48	4,240,498.86	1,517,978.12	3,968,325.44	1,596,092.23	4,021,140.29	105,878	118,449	1,336
National Life Association .....	323,890.81	806,717.03	27,783.01	568,833.39	230,832.14	435,225.42	16,401	16,849	252
Northwestern Life Assurance .....	570,021.94	2,315,607.07	923,899.58	1,861,964.79	495,614.76	1,039,963.85	44,996	40,104	595
Security Mutual Life .....	366,502.18	478,755.46	12,845.71	131,296.91	278,648.45	437,102.24	8,409	10,051	61
ASSESSMENT CASUALTY.									
New England Mutual Accident .....	\$78,121.37	\$190,046.06	\$17,632.25	\$86,556.70	\$121,394.99	\$76,079.00	11,021	11,611	9
	\$8,446,177.37	\$12,781,922.71	\$2,948,676.04	\$11,253,579.56	\$3,390,265.90	\$8,717,193.66	300,114	301,468	3,875

TABLE NO. 33.

*Statement of the business of the Assessment Life and Casualty Companies within the State during the year ending December 31, 1896.*

NAMES OF ASSOCIATIONS.	POLICIES IN FORCE Dec. 31, 1896.		Gross amount paid by members.	Losses and claims paid in 1896.	Number of claims paid.
	Number.	Amount.			
Bay State Beneficiary .....	333	\$537,000.00	\$12,991.51	\$19,500.00	12
Hartford Life and Annuity .....	152	189,500.00	4,005.29	1,000.00	1
Massachusetts Benefit Life .....	607	1,455,850.00	45,920.09	60,600.00	24
Mutual Reserve Fund Life .....	123	294,500.00	4,843.78	.....	.....
National Life Association .....	60	180,000.00	449.88	.....	.....
Northwestern Life Assurance .....	41	94,500.00	1,910.77	.....	.....
Security Mutual Life .....	89	155,000.00	2,897.31	5,000.00	1
ASSESSMENT CASUALTY.					
New England Mutual Accident .....	69	\$430,250.00	\$1,311.75	\$552.86	4
	1,474	\$3,336,600.00	\$74,330.38	\$86,652.86	42

TABLE No. 34.

*Showing Income, Expenditures, and Membership of the Fraternal Beneficiary Associations authorized to transact business in New Hampshire during the Year 1896.*

NAMES OF ASSOCIATIONS.	Balance on hand Dec. 31, 1895.	INCOME.		EXPENDITURES.		Balance on hand Dec. 31, 1896.	Membership Dec 31, 1896.	Deaths in 1896.
		Assessments.	All other.	Losses and claims.	All other.			
American Benefit Society.....	\$2,430.29	\$23,692.62	\$8,153.15	\$25,500.00	\$3,322.39	\$452.67	3,801	22
American Legion of Honor.....	687,251.86	2,892,898.18	51,227.75	2,810,560.00	108,564.86	641,410.92	26,028	971
American Order Fraternal Helpers	723.71	10,550.50	1,968.50	10,061.29	5,019.84	1,114.63	2,149	13
Catholic Benevolent Legion.....	8,971.58	1,009,544.44	35,061.50	1,007,287.74	32,150.17	5,169.61	45,051	597
Catholic Knights of America.....	348,302.00	715,228.62	75,378.11	679,333.35	62,424.92	409,449.17	24,041	348
Catholic Order of Foresters.....	19,681.98	398,418.81	20,169.81	268,442.84	32,950.72	41,684.06	43,898	286
Christian Burden Bearers.....	24,623.88	22,628.56	942.22	12,600.00	2,960.71	32,140.95	1,769	9
Golden Cross, United Order.....	13,604.77	473,624.45	13,563.96	445,616.00	43,740.81	11,502.39	82,568	307
Good Fellows, Royal Society.....	1,870.62	358,785.55	97,192.45	368,618.02	37,544.81	785.09	10,905	142
Improved Order Heptasophs.....	38,378.10	531,210.31	67,720.79	479,000.00	104,229.42	31,921	81,921	244
Independent Order Foresters.....	1,492,615.48	1,210,761.79	163,310.88	712,507.76	24,070.45	1,913,260.94	102,138	527
Knights of Columbus.....	40,411.39	143,114.70	2,107.05	91,070.00	19,781.78	54,670.92	13,238	73
Knights of Honor.....	77,966.23	4,361,983.99	10,706.25	4,155,004.47	106,944.48	87,807.13	96,633	9,137
Knights and Ladies of Honor.....	27,147.21	1,297,492.00	54,961.59	1,330,400.01	64,676.62	24,319.87	70,927	1,061
Knights of the Macabees.....	57,880.48	1,266,656.83	28,030.98	992,874.15	183,062.64	316,914.41	63,776	568
Knights of Pythias.....	400,537.63	1,071,261.35	73,619.19	973,438.18	130,099.76	453,870.93	40,968	453
Locomotive Engineers.....	51,085.53	667,228.01	18,715.84	602,250.00	29,705.28	99,108.39	53,788	803
Masonic Protective Association.....	648.00	13,745.00	18,077.65	6,973.50	17,348.86	9,152.39	3,014	7
Merrimack County Odd Fellows.....	14,176.22	18,165.50	554.80	14,000.00	17,348.86	18,157.29	1,516	.....
New England Order of Protection.....	8,078.44	20,577.55	20,064.01	307,000.00	18,250.53	11,634.46	15,068	163
New Hampshire Odd Fellows.....	6,657.57	8,966.00	73.95	6,470.00	487.01	6,896.49	238	18
Northern Mutual Relief.....	4,178.12	23,196.47	334.35	23,348.30	3,115.11	1,550.53	1,002	90
Odd Fellows' Accident.....	10,313.00	34,419.25	40,680.15	33,864.76	42,504.28	8,983.51	7,084	5
Odd Fellows' Mutual Accident.....	1,640.00	7,575.75	13,337.40	4,190.56	12,381.30	6,237.10	2,118	7
Pilgrim Fathers, United Order.....	33,632.70	348,521.45	19,044.43	268,000.00	19,874.18	8,284.60	90,190	208
Provident Mutual Relief.....	2,750.94	75,609.85	6,172.88	76,700.00	6,212.50	1,541.72	2,896	45



TABLE 34. — *Continued.*

NAMES OF ASSOCIATIONS.	Balance on hand Dec. 31, 1896.	INCOME.		EXPENDITURES.		Balance on hand Dec. 31, 1896.	Membership Dec. 31, 1896.	Deaths in 1896.
		Assessments.	All other.	Losses and Claims.	All other.			
Hilgely Protective Association.....	\$14,692 00	\$39,893 50	\$35,543 02	\$23,697 50	\$34,348 57	\$29,939 92	6,909	23
Royal Arcanum.....	577,063 63	4,882,583 04	134,110 31	5,002,674 18	123,344 21	467,005 59	174,060	1,731
Royal Templars of Temperance.....	14,207 51	307,997 59	22,756 46	306,319 44	23,519 53	14,801 54	12,401	204
Scottish Clans, Order of.....	10,981 54	44,017 71	6,839 94	39,690 40	4,687 38	17,061 81	3,473	83
Sons of Temperance.....	778 62	35,329 85	110 00	29,528 00	5,911 13	474 44	1,549	17
United American Mechanics.....	3,254 18	7,717 00	119 64	6,715 00	535 69	3,680 13	561	12
United Friends.....	1,356 90	830,194 69	11,172 62	516,367 38	13,370 83	3,946 48	16,583	256
United Workmen, Ancient Order.....	82,668 11	6,364,324 00	124,762 06	625,000 00	116,848 48	118,653 69	45,091	319
Union Fraternal League.....	1,146 00	4,233 27	134 86	4,010 73	6,883 44	1,631 22	1,632	7
Workmen's Benefit Association.....	3,217 00	28,337 00	2,908 51	15,000 00	14,569 37	4,197 33	3,682	15
	\$3,983,683 11	\$22,496,707 78	\$1,116,983 37	\$22,386,602 46	\$1,569,148 56	\$4,738,546 29	934,123	11,079
							1,080,498	

TABLE No. 35.

*Statement of the Business of Fraternal Beneficiary Associations within the State during the year ending Dec. 31, 1896.*

ASSOCIATIONS.	Membership Dec. 31, 1895.	Membership Dec. 31, 1896.	Gross amount paid by members.	Losses and claims paid during 1896.	Number of claims paid.
American Benefit Society.....	.....	441	\$1,467.30	.....	.....
American Legion of Honor.....	141	115	7,987.96	\$6,000.00	4
American Order Fraternal Helpers.....	99	125	129.50	.....	.....
Catholic Benevolent Legion.....	13	11	347.98	.....	.....
Catholic Knights of America.....	.....	30	.....	.....	.....
Catholic Order of Foresters.....	.....	1,391	1,463.84	5,000.00	5
Christian Burden Bearers.....	.....	301	4,122.95	4,000.00	4
Golden Cross, United Order.....	292	3,045	46,558.93	34,000.00	26
Good Fellows, Royal Society.....	2,834	196	6,601.32	3,000.00	1
Improved Order of Heptasophis.....	211	.....	.....	.....	.....
Independent Order of Foresters.....	.....	588	4,831.59	6,000.00	6
Knights of Columbus.....	275	149	1,739.94	1,000.00	1
Knights of Honor.....	179	603	26,381.34	12,000.00	6
Knights and Ladies of Honor.....	659	229	4,185.10	1,000.00	1
Knights of the Maccabees.....	253	123	196.20	.....	.....
Knights of Pythias.....	.....	256	7,327.75	8,000.00	3
Locomotive Engineers.....	249	130	1,515.00	3,000.00	4
Masonic Protective Association.....	68	779	9,130.00	1,707.50	41
Merrimack County Odd Fellows.....	.....	1,500	18,571.50	.....	.....
New England Order of Protection..	1,500	656	8,640.95	1,000.00	1
New Hampshire Odd Fellows.*.....	567	298	5,956.00	.....	.....
Northern Mutual Relief.....	340	135	3,228.11	5,000.00	3
Odd Fellows' Accident Co.....	124	419	4,000.00	3,467.97	39

\* Discontinued business December 31, 1896.

TABLE No. 35.—*Continued.*

ASSOCIATIONS.	Membership Dec. 31, 1895.	Membership Dec. 31, 1896.	Gross amount paid by members.	Losses and claims paid during 1896.	Number of claims paid.
Odd Fellows' Mutual Accident.....	.....	879	\$8,421.00	\$1,470.97	33
Pilgrim Fathers, United Order.....	2,811	2,980	48,551.46	33,000.00	21
Provident Mutual Relief.....	2,693	2,586	75,330.67	72,700.00	41
Ridgely Protective Association.....	.....	837	13,286.25	4,382.50	104
Royal Arcanum.....	485	507	14,339.06	15,000.00	6
Royal Templars of Temperance.....	159	159	3,921.75	6,000.00	4
Scottish Clans, Order of.....	50	56	544.20	.....	.....
Sons of Temperance.....	70	54	1,795.60	2,450.00	2
United American Mechanics.....	34	561	374.50	.....	.....
United Friends.....	100	100	2,890.39	2,000.00	2
United Workmen, Ancient Order...	2,010	2,087	28,699.00	32,000.00	16
Union Fraternal League.....	.....	.....	.....	.....	.....
Workmen's Benefit Association.....	.....	150	775.00	1,000.00	1
	16,216	22,492	\$358,112.14	\$264,178.94	375

TABLE NO. 86.

*Giving Name, Location, Date of Organisation or Admission, and Names of Officers of Insurance Companies doing business in New Hampshire December 31, 1896.*

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
NEW HAMPSHIRE STOCK.				
Capital.....	Concord.....	Mar. 10, 1886	Lyman Jackman.....	Chas. L. Jackman.
Fire Underwriters' Association.....	Concord.....	Dec. 22, 1886	Lyman Jackman.....	Thos. M. Lang.
Granite State.....	Portsmouth.....	July 17, 1885	Frank Jones.....	Alfred F. Howard.
New Hampshire.....	Manchester.....	July 7, 1869	John C. French.....	Geo. E. Kendall.
Portsmouth Fire Association.....	Portsmouth.....	Oct. 22, 1887	Frank Jones.....	Alfred F. Howard.
State Dwelling House.....	Concord.....	Jan. 1, 1889	Solon A. Carter.....	Obadiah Morrill.
NEW HAMPSHIRE CASH MUTUALS.				
Ætina.....	Concord.....	July 22, 1886	Geo. F. Underhill...	Obadiah Morrill.
American Manufacturers'.....	Concord.....	Feb. 25, 1887	Almon D. Tolles...	Obadiah Morrill.
Cheshire County.....	Keene.....	1825	Silas Hardy.....	Wm. H. Elliott.
Concord.....	Concord.....	Aug. 29, 1885	Samuel C. Eastman...	Louis C. Merrill.
Home Manufacturers & Traders'.....	Concord.....	Jan. 23, 1886	John E. Robertson...	Obadiah Morrill.
Manufacturers & Merchants'.....	Concord.....	Dec. 29, 1885	Edward G. Leach...	Lyman Jackman.
NEW HAMPSHIRE TOWN MUTUALS.				
Barnstead.....	Barnstead.....	April 25, 1887	Rufus L. Foss.....	Charles E. Walker.
Bow.....	Bow.....	May 25, 1880	George M. Short...	Lewis Page.

## STATISTICAL TABLES.

TABLE NO. 36.—Continued.

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Candia.....	Candia.....	May 26, 1859	David E. Brown.....	Moses F. Emerson.
Canterbury.....	Canterbury.....	June 30, 1849	Myron C. Foster.....	Joseph L. Clough.
Hollis.....	Hollis.....	April 11, 1846	Edward Hardy.....	C. B. Richardson.
Loudon.....	Loudon.....	Nov. 17, 1877	E. H. Robinson.....	Alvah L. Morse.
Lyndeborough.....	Lyndeborough.....	May 3, 1862	N. T. McIntire.....	John H. Goodrich.
Milford.....	Milford.....	July 1, 1861	B. F. Hutchinson... ..	F. W. Richardson.
New Durham.....	New Durham.....	June 4, 1887	H. G. Chamberlin... ..	Eben E. Berry.
Northwood.....	Northwood.....	July 20, 1861	Moses G. James.....	Samuel S. James.
Orford.....	Orford.....	Jan. 26, 1886	George W. Lamprey..	Benj. F. Trussell.
Piermont.....	Piermont.....	Feb. 25, 1871	H. H. Palmer.....	Aaron Barton.
Sanbornton.....	Sanbornton.....	Mar. 28, 1874	J. M. Taylor.....	H. J. L. Bodwell.
Strafford.....	Strafford.....	Jan. 3, 1853	Mark F. Foss.....	George F. Johnson.
Sunapee.....	Sunapee.....	Jan. 12, 1886	Charles A. Knowlton.	Erastus R. Boyce.
Sutton.....	Sutton.....	Sept. 15, 1849	Moses L. Pillsbury..	Daniel L. Powers.
Tilton and Northfield.....	Tilton.....	Nov. 26, 1887	Warren S. Hill.....	Geo. S. Philbrick.
Weare.....	Weare.....	Jan. 5, 1857	Wm. T. Morse.....	W. S. B. Herbert.
Westmoreland.....	Westmoreland.....	April 8, 1876	Daniel W. Patten....	Elmer T. Nims.
GRANGE AND COUNTY MUTUALS.				
Grange.....	Milford.....	Mar. 28, 1888	Charles McDaniel....	E. C. Hutchinson.
Merrimack County.....	Webster.....	Mar. 27, 1877	F. B. Sawyer.....	I. A. Burbank.
Rockingham Farmers'.....	Exeter.....	June 27, 1833	John S. Hobbs.....	Henry A. Shute.

COMPANIES OF OTHER STATES.					
Ætna.....	Hartford, Conn.....	June,	1819	Wm. B. Clark.....	Wm. H. King..
Agricultural.....	Watertown, N. Y.....	—	1853	J. R. Stebbins.....	H. M. Stevens.
American.....	Boston, Mass.....	June,	1818	Francis Penbody .....	Henry S. Bean.
Boston Marine.....	Newark, N. J.....	Feb.	20,	1846 F. H. Harris .....	J. H. Worden.
Connecticut.....	Boston, Mass.....	Dec.	23,	1873 Ransom B. Fuller .....	Thos. H. Lord.
Continental.....	Hartford, Conn.....	June,	1850	J. D. Browne .....	Charles R. Burt.
Delaware.....	New York City.....	Nov.,	1852	F. C. Moore.....	Edward Lanning.
Fire Association.....	Philadelphia.....	April	10,	1835 Tatnall Paulding.....	Henry Lyburn.
Fireman's Fund.....	Philadelphia.....	Mar.	27,	1820 E. C. Irvin .....	Benj. T. Herkness.
Fitchburg Mutual.....	San Francisco, Cal.....	May	3,	1863 David J. Staples .....	Ber. Faymonville.
German American.....	Fitchburg, Mass.....	Mar.	23,	1847 Amasa Norcross.....	Edward P. Downe.
German Fire.....	New York City.....	March,	27,	1872 Emil Oelbermann.....	Wm. N. Kremer.
Germania.....	Pittsburg, Pa.....	Mar.	27,	1862 A. E. Succop.....	F. L. Gross.
Globe.....	New York City.....	March,	1895	Hugo Schumann.....	Chas. Ruykhaver.
Greenwich.....	New York City.....	March,	1863	E. C. Jameson .....	Wm. Valentine.
Hartford.....	New York City.....	May	5,	1834 Mason A. Stone.....	Walter B. Ward.
Home.....	Hartford, Conn.....	May	1810	George L. Chase.....	P. C. Royce.
Insurance Co. of North America.....	New York City.....	April,	1853	Daniel A. Heald.....	Wm. L. Bigelow.
Manufacturers and Merchants'.....	Philadelphia.....	April	14,	1794 Charles Platt.....	Greville E. Fryer.
Mercantile Fire and Marine.....	Pittsburg, Pa.....	Feb.	28,	1865 John W. Chalfant .....	Wm. T. Adair.
Merchants'.....	Boston, Mass.....	Feb.	11,	1823 George R. Rogers .....	James Simpson.
Merchants and Farmers' Mutual.....	Newark, N. J.....	Feb.	18,	1858 G. Lee Stout .....	J. R. Mulliken.
Mutual Fire.....	Worcester, Mass.....	April	1,	1846 John D. Washburn .....	E. B. Stoddard.
National.....	New York City.....	Feb.	1,	1869 R. A. Loewenthal.....	Wm. A. Francis.
Niagara.....	Hartford, Conn.....	Nov.	27,	1871 James Nichols .....	E. G. Richards.
Norwalk.....	New York City.....	July,	1850	Harold Herrick.....	George W. Dewey.
Norwood.....	Norwalk, Conn.....	—	1859	A. G. Melwaine .....	Ferris E. Shaw.
Orient.....	New York City.....	Sept.	20,	1895 George S. Porter.....	A. J. Armstrong.
Pennsylvania.....	Hartford, Conn.....	June,	1867	Charles B. Whiting.....	James U. Taintor.
	Philadelphia.....	March,	1823	R. Dale Benson.....	W. G. Crowell.

TABLE No. 36. — *Continued.*

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
COMPANIES OF OTHER STATES.				
Phenix.....	Brooklyn N. Y.....	Sept. 10, 1853	George P. Sheldon....	Charles C. Little.
Phonix.....	Hartford, Conn.....	May, 1854	D. W. C. Skilton.....	Edward Milligan.
Providence Mutual.....	Providence, R. I.....	1800	Henry R. Barker.....	Hardin C. Waters.
Providence Washington.....	Providence, R. I.....	1799	J. H. DeWolf.....	E. L. Watson.
Queen Ins. Co. of America.....	New York City.....	Sept. 11, 1891	James A. Macdonald....	Geo. W. Burchell.
Springfield Fire & Marine.....	Springfield, Mass.....	—	A. W. Damon.....	S. J. Hall.
Traders and Mechanics'	Lowell, Mass.....	June, 1848	Levi Sprague.....	E. M. Tucke.
United States Fire.....	New York City.....	April 1, 1824	W. W. Underhill.....	W. H. Griffin.
Westchester.....	New York City.....	March 14, 1837	Geo. R. Crawford.....	J. Q. Underhill.
Williamsburgh City.....	Brooklyn, N. Y.....	March, 1855	Marshall S. Driggs.....	Frederick H. Way.
COMPANIES OF OTHER COUNTRIES.				
British America.....	Toronto, Canada.....	July 17, 1874	George A. Cox.....	P. H. Sims.
Caledonian.....	Edinburgh, Scotland.....	Oct. 20, 1890	Charles H. Post.....	Resident Manager.
Commercial Union.....	London, England.....	Jan. 13, 1871	Charles Sewall.....	Resident Manager.
Imperial.....	London, England.....	May 21, 1868	J. J. Courtney.....	Resident Manager.
Lancashire.....	Manchester, Eng.....	April, 1872	E. Litchfield.....	Resident Manager.
Liverpool & London & Globe.....	Liverpool, Eng.....	—	Henry W. Eaton.....	Resident Manager.
London Assurance.....	London, Eng.....	—	Charles L. Case.....	Resident Manager.
London & Lancashire.....	Liverpool, Eng.....	June 17, 1879	A. G. Mellwaine.....	Resident Manager.
Manchester Fire.....	Manchester, Eng.....	Nov. 22, 1890	G. W. Wensley.....	Resident Manager.
North British & Mercantile.....	London & Edinburgh.....	Dec., 1866	Henry E. Bowers.....	Resident Manager.
Northern.....	London, Eng.....	Jan., 1876	George W. Babb, Jr....	Resident Manager.
Norwich Union.....	Norwich, Eng.....	March, 1879	J. Montgomery Hare...	Resident Manager.

Palatine .....	Manchester, Eng. ....	August,	1892 William Wood. ....	Resident Manager.
Phoenix Assurance. ....	London, Eng. ....	July,	1879 A. D. Irving. ....	Resident Manager.
Royal .....	Liverpool, Eng. ....	Nov.	1851 Scull & Field. ....	Managers N. E. Dept.
Scottish Union & National. ....	Edinburgh, Scotland. ....	Aug.	4, 1880 Martin Bennett. ....	Resident Manager.
Sun Insurance Office. ....	London, Eng. ....	Aug.	1, 1882 J. J. Guile. ....	Resident Manager.
Svea Fire & Life .....	Göthenburg, Sweden. ....	Oct.	1884 Weed & Kennedy. ....	Resident Manager.
Union Marine. ....	Liverpool, Eng. ....		1880 James A. Whitlock. ....	Resident Manager.
Western. ....	Toronto, Canada. ....		14, 1874 George A. Cox. ....	C. C. Foster.
FIDELITY AND CASUALTY COMPANIES.				
American Surety. ....	New York City .....	April	14, 1884 W. L. Trenholm. ....	W. E. Keyes.
City Trust, Safe Dep. & Surety. ....	Philadelphia. ....	June	4, 1886 Charles M. Swain. ....	James F. Lynd.
Employers' Liability. ....	London, Eng. ....	Oct.	1880 George M. Endicott. ....	Resident Manager.
Fidelity & Casualty. ....	New York City .....	March	20, 1876 George F. Seward. ....	R. J. Hillas.
Fidelity & Deposit. ....	Baltimore, Md. ....	Feb.	15, 1890 Edwin Warfield. ....	Herman E. Bosler.
Guarantee Co. of North America. ....	Montreal, Canada. ....		1881 Edward Rawlings. ....	Robert Kerr.
Guarantors' Liability Indemnity. ....	Philadelphia. ....	April	1, 1894 Thomas V. Cooper. ....	Willam H. Knorr.
Hartford Steam Boiler. ....	Hartford, Conn. ....	June	1866 J. M. Allen. ....	J. B. Pierce.
Lawyers' Surety Co. ....	New York City .....	March	30, 1892 Joel B. Erhardt. ....	Joel Rathbone.
Lloyds Plate Glass. ....	New York City .....	August,	1882 Wm. T. Woods. ....	C. E. W. Chambers.
London Guarantee & Accident. ....	London, Eng. ....		1892 A. W. Masters. ....	Resident Manager.
New England Burglary. ....	Boston, Mass. ....	Nov.	6, 1885 Wm. H. Brewster. ....	Jas. E. Whitney, Jr.
Standard Life & Accident. ....	Detroit, Mich. ....	May	20, 1884 D. M. Ferry. ....	E. A. Leonard.
Union Casualty & Surety. ....	St. Louis, Mo. ....	Dec.	29, 1892 C. P. Ellerbe. ....	O. K. Clardy.
Union Safe Deposit & Trust. ....	Portland, Me. ....	March	16, 1893 Fred E. Richards. ....	Frank I. Allen.
United States Casualty. ....	New York City. ....	May	2, 1895 Benjamin F. Tracy. ....	Chas. S. Fairchild.
LIFE INSURANCE COMPANIES.				
Ætna Life .....	Hartford, Conn. ....		1820 Morgan G. Bulkeley. ....	Joel L. English.
Connecticut General. ....	Hartford, Conn. ....	June,	1865 Thomas W. Russell. ....	Fred V. Hudson.
Connecticut Mutual. ....	Hartford, Conn. ....	June	16, 1846 Jacob L. Greene. ....	Edward M. Bunce.
Equitable. ....	New York City. ....	July	26, 1839 Henry B. Hyde. ....	William Alexander.
Manhattan. ....	New York City. ....		1850 Henry B. Stokes. ....	William C. Frazee



TABLE No. 36. —Continued.

LIFE INSURANCE COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Massachusetts Mutual.....	Springfield, Mass.....	May 1, 1851	John A. Hall.....	Henry M. Phillips.
Metropolitan.....	New York City.....	June, 1866	John R. Hegeman.....	George B. Woodward.
Mutual Benefit.....	Newark, N. J.....	Jan. 31, 1845	Amzi Dodd.....	Edward L. Dobbins.
National Life.....	New York City.....	April, 1842	Richard A. McCurdy ..	William J. Easton.
New England Mutual .....	Montpelier, Vt.....	Nov. 13, 1848	Charles Dewey.....	Joseph A. DeBoer.
New York Life.....	Boston, Mass.....	April 1, 1835	Benj. F. Stevens.....	S. F. Trull.
Northwestern Mutual.....	New York City.....	March, 1841	John A. McCall.....	Chas. C. Whitney.
Penn Mutual.....	Milwaukee, Wis.....	March, 1857	H. L. Palmer.....	J. W. Skinner.
Phoenix Mutual.....	Philadelphia.....	Feb. 24, 1847	Edward M. Needles.....	Henry C. Brown.
Provident Life & Trust .....	Hartford, Conn.....	May, 1851	Jonathan M. Bunce.....	Chas. H. Lawrence.
Provident Savings.....	Philadelphia.....	March 22, 1865	Samuel R. Shipley.....	Asa S. Wing.
State Mutual.....	New York City .....	Feb. 25, 1875	E. W. Scott.....	William E. Stevens.
Travelers.....	Worcester, Mass.....	March 16, 1844	A. G. Bullock.....	H. M. Witter.
Union Mutual.....	Hartford, Conn.....	June 17, 1863	James G. Batterson .....	John E. Morris.
United States Life .....	Portland, Me.....	July 17, 1848	Fred E. Richards.....	J. Frank Lang.
Washington Life .....	New York City .....	Feb., 1850	Geo. H. Burford.....	C. P. Fraleigh.
		Jan., 1860	Wm. A. Brewer, Jr....	Graham H. Brewer.
ASSESSMENT LIFE & CASUALTY.				
Bay State Beneficiary.....	Westfield, Mass.....	June 2, 1881	John R. Reed.....	Wm. E. Moses.
Hartford Life & Annuity .....	Hartford, Conn.....	May, 1866	R. B. Parker.....	Stephen Ball.
Massachusetts Benefit.....	Boston, Mass.....	Feb. 8, 1878	Geo. A. Litchfield.....	E. S. Litchfield.
Mutual Reserve Fund.....	New York City .....	Feb. 9, 1881	Frederick A. Burnham.	Chas. W. Camp.

National Life Association.....	Hartford, Conn.....	April,	1886 D. S. Fletcher.....	H. T. Braman.
New England Mutual Accident.	Boston, Mass.....	Feb.	29, 1884 Augustus P. Martin.....	F. J. Moore.
Northwestern Life Ass'nce Co.	Chicago, Ill.....	June	27, 1874 Daniel J. Avery.....	Charles A. Capwell.
Security Mutual Life.....	Binghamton, N. Y.....	Jan.	3, 1887 Henry J. Reimund.....	Charles M. Turner.
FRATERNAL BENEFICIARY ASSO.				
American Benefit Society.....	Boston, Mass.....	Jan.	9, 1893 Charles H. Burr.....	Norman P. Cormack.
American Legion of Honor.....	Boston, Mass.....	March	11, 1879 John M. Gwinell.....	Adam Warnock.
American Order Fral. Helpers.....	Boston, Mass.....	July	3, 1892 Samuel I. Tenney.....	Joshua C. Simmons.
Catholic Benevolent Legion.....	Brooklyn, N. Y.....	Sept.	5, 1881 John C. McGuire.....	John D. Carroll.
Catholic Knights of America.....	Fort Wayne, Ind.....	April	1, 1880 Edward Feeney.....	Wm. S. O'Rourke.
Catholic Order Foresters.....	Chicago, Ill.....	May	24, 1883 Thomas A. Cannon.....	Theo B. Thiele.
Christian Burden Bearers.....	Manchester, N. H.....	June,	1885 F. Burr.....	C. R. Crossett.
Golden Cross, United Order.....	Knoxville, Tenn.....	July,	1876 A. S. Bangs.....	Wm. R. Cooper.
Good Fellows, Royal Society.....	Providence, R. I.....	Feb.	23, 1882 W. R. Spooner.....	James W. Swoger.
Improved Order of Heptasophs	Baltimore, Md.....	Aug.	28, 1878 M. G. Cohen.....	S. H. Tattersall.
Independent Order of Foresters	Toronto, Canada.....	July	1, 1881 Oronhyatekha, M. D.....	John A. McGillivray.
Knights of Columbus.....	New Haven, Conn.....	Nov.	29, 1882 John J. Phelan.....	Daniel Colwell.
Knights of Honor.....	St. Louis, Mo.....	March	20, 1876 John Mulligan.....	B. F. Nelson.
Knights and Ladies of Honor...	Indianapolis, Ind.....	Sept.,	1877 L. B. Lockard.....	C. W. Hervey.
Knights of the Macabees.....	Port Huron, Mich.....	Sept.,	1883 D. P. Markey.....	N. S. Boynton.
Knights of Pythias.....	Chicago, Ill.....	Oct.	5, 1875 J. A. Kinsey.....	H. B. Stolte.
Locomotive Engineers.....	Cleveland, Ohio.....	March	1, 1894 Wm. E. Futch.....	Wm. B. Prenter.
Masonic Protective Association.	Worcester, Mass.....	June	10, 1895 F. A. Harrington.....	James E. Farwell.
Merrimack County Odd Fellows	Concord, N. H.....	Nov.	.....	John W. Bourlet.
N. E. Order of Protection.....	Boston, Mass.....	Feb.	12, 1887 George H. Howard.....	Daniel M. Frye.
New Hampshire Odd Fellows ..	Manchester, N. H.....	Sept.	9, 1883 George R. Kelso.....	S. C. Gould.
Northern Mutual Relief.....	Boston, Mass.....	Aug.	17, 1892 John J. Whipple.....	Walter Wright.
Odd Fellows' Accident Co.....	Boston, Mass.....	Feb.	6, 1894 Louis A. Cook.....	Jay B. Crawford.
Odd Fellows' Mut. Acc. Ass'n.	Boston, Mass.....	March	15, 1879 J. Albion Briggs.....	Geo. W. Chandler.
Pilgrim Fathers, United Order.	Lawrence, Mass.....	July	26, 1878 Hiram A. Tuttle.....	James E. Shepard.
Provident Mutual Relief.....	Concord, N. H.....	July	.....	A. C. Hardy.

TABLE NO. 36.—*Continued.*

FRATERNAL BENEFICIARY ASSO.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Ridgely Protective Association..	Worcester, Mass.....	May	F. A. Harrington .....	James E. Farwell.
Royal Arcanum .....	Boston, Mass.....	Nov.	5, 1877 John E. Pound.....	W. O. Robson.
Royal Templars of Temperance	Buffalo, N. Y.....	July	1, 1878 L. R. Sanborn.....	Esbon B. Rew.
Scottish Clans.....	Boston, Mass.....	July	5, 1881 W. H. Stoen.....	Peter Kerr.
Sons of Temp. Nat'l Mu. Relief	Washington, D. C.....	June	25, 1879 Benjamin R. Jewell.....	F. M. Bradley.
United American Mechanics....	Philadelphia .....	June	11, 1892 Morris Bauer, Jr.....	John Server.
United Friends.....	New York City.....	Dec.	2, 1881 E. A. Shalcross.....	R. H. Burnham.
United Workmen, Ancient Order	Boston, Mass.....	Feb.	9, 1883 John C. Gallagher .....	J. Edward Burt.
Union Fraternal League.....	Boston, Mass.....	June	19, 1889 John C. Barthelmes .....	James F. Reynolds.
Workmen's Benefit.....	Boston, Mass.....	June	23, 1893 Chas. E. Spencer.....	J. Varnum Mott.

TABLE No. 37.  
Premiums received by Insurance Companies of other States and Countries during the year 1896, Tax thereon, and Date of Admission.

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount written in 1896.	Premiums received.	Tax on premiums.
Ætna .....	Dec. 30, 1889	\$4,400,081.00	\$65,261.67	\$652.62
Agricultural .....	May 22, 1894	243,100.00	3,046.38	*86.89
American, Boston .....	Nov. 9, 1891	193,278.00	2,502.53	50.06
American, Newark, N. J. ....	Nov. 30, 1889	280,775.00	3,054.28	61.09
Boston Marine .....	May 15, 1896	86,175.00	1,135.64	22.72
British America .....	Dec. 31, 1889	310,873.00	4,601.20	46.01
Caledonian .....	Oct. 20, 1890	815,963.00	13,848.61	138.49
Commercial Union .....	Dec. 7, 1889	956,593.00	14,214.57	142.15
Connecticut .....	Sept. 22, 1893	679,100.00	9,490.04	94.90
Continental .....	Mar. 24, 1891	1,432,108.00	20,082.17	*562.27
Delaware .....	July 1, 1895	287,799.00	4,267.29	85.14
Fire Association .....	April 8, 1890	1,120,174.00	21,975.83	368.22
Fireman's Fund .....	Dec. 31, 1889	615,633.04	7,753.35	77.53
Fitchburg Mutual .....	May 23, 1889	1,297,001.00	18,470.94	329.70
German American .....	April 1, 1896	308,536.00	3,506.62	70.14
German Fire .....	Nov. 9, 1896	28,900.00	323.29	6.46
Germania .....	Feb. 20, 1896	187,884.00	1,850.93	37.02
Globe .....	May 8, 1896	176,789.00	3,231.09	64.62
Greenwich .....	Mar. 21, 1895	215,706.25	2,922.15	*86.99
Hartford .....	Mar. 12, 1890	1,509,579.00	22,628.95	226.29
Home .....	Feb. 1, 1892	3,761,450.00	27,919.00	*809.42
Imperial .....	Dec. 2, 1889	327,671.00	6,796.71	67.97

\* An additional tax of 1 per cent on the premiums of New York Companies for the years 1895 and 1896 is included in the amounts credited to said companies.

TABLE NO. 37.—Continued.

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount written in 1896.	Premiums received.	Tax on premiums.
Insurance Co. of North America	Dec. 6, 1889	\$2,454,313.00	\$37,446.40	\$707.46
Lancashire	Mar. 19, 1892	626,214.00	9,171.36	91.71
Liverpool & London & Globe	Dec. 20, 1889	1,909,524.00	22,247.33	222.47
London Assurance	May 15, 1895	271,085.00	3,386.81	33.87
London & Lancashire	Nov. 21, 1889	994,990.00	15,009.36	150.09
Manchester	June 3, 1891	556,424.00	8,375.67	88.76
Manufacturers & Merchants	July 28, 1896	27,500.00	314.81	6.30
Mercantile Fire & Marine	July 23, 1891	328,212.00	3,993.07	67.86
Merchants	Jan. 24, 1894	383,896.83	4,613.02	92.26
Merchants & Farmers	Dec. 3, 1890	390,720.00	5,662.73	108.96
Mutual Fire	Dec. 7, 1895	497,000.00	8,945.64	*211.04
National	Dec. 31, 1889	1,294,961.00	16,705.00	178.66
Niagara	Nov. 7, 1891	807,372.00	13,368.17	*384.97
North British & Mercantile	Jan. 18, 1890	969,373.00	13,659.51	136.60
Northern	Jan. 29, 1890	519,186.00	5,837.85	58.38
Norwalk	Jan. 27, 1896	267,140.00	4,338.22	43.38
Norwich Union	Dec. 31, 1889	582,183.00	7,157.66	71.58
Norwood	April 29, 1896	71,047.00	1,780.38	36.60
Orient	Jan. 9, 1890	1,019,591.00	14,215.98	142.16
Palatine	Feb. 10, 1893	441,929.00	7,941.46	79.41
Pennsylvania	Aug. 1, 1890	552,551.00	9,912.78	198.26
Phoenix, Brooklyn	Dec. 3, 1889	1,449,059.00	18,369.62	*571.98
Phoenix, Hartford	Jan. 7, 1892	1,456,262.00	22,142.09	221.42
Phoenix, London	Dec. 5, 1889	486,723.63	6,286.54	62.87
Providence Mutual	Feb. 22, 1893	282,758.00	3,459.82	68.80

# STATISTICAL TABLES.

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Providence Washington.....	Feb. 1, 1890	\$457,273.00	5,164.09	103.28
Queen .....	Oct. 7, 1891	856,365.00	11,192.70	*341.91
Royal.....	Aug. 1, 1890	1,585,432.87	26,524.96	265.25
Scottish Union & National .....	Feb. 20, 1892	1,358,935.00	12,865.39	128.65
Springfield Fire & Marine.....	Dec. 11, 1889	979,285.00	13,961.18	279.22
Sun Insurance Office.....	Feb. 1, 1890	613,326.00	6,419.83	64.20
Swiss Fire & Life .....	Dec. 4, 1896	13,425.00	365.01	3.55
Traders & Mechanics' .....	Sept. 4, 1890	884,522.00	12,945.81	234.11
United States .....	May 27, 1892	230,295.00	2,626.10	*82.46
Union Marine.....	Sept. 24, 1895	1,250.00	4.80	.05
Westchester.....	April 11, 1896	111,625.00	1,533.89	30.68
Western .....	Nov. 2, 1891	505,526.00	7,335.94	73.36
Williamsburgh City.....	Dec. 29, 1894	415,718.00	4,812.96	*127.17
FIDELITY AND CASUALTY COMPANIES.				
Etna Life, Accident Department.....	1891	1,024,300.00	3,855.86	38.55
American Surety .....	1886	1,187,877.00	4,596.97	45.97
City Trust, Safe Deposit & Surety.....	1894	181,727.00	1,378.64	27.58
Employers' Liability.....	1887	1,586,456.25	7,051.05	70.51
Fidelity & Casualty.....	1886	2,374,101.40	9,970.69	99.71
Fidelity & Deposit.....	1895	47,500.00	190.00	2.85
Guarantee Company of North America.....	1886	152,200.00	665.57	6.66
Guarantor's Liability Indemnity.....	1894	60,000.00	2,255.00	45.10
Hartford Steam Boiler.....	1886	1,110,100.00	11,185.05	111.85
Lawyers' Surety.....	1894	6,000.00	30.00	.30
Lloyd's Plate Glass .....	1891	85,506.93	2,370.15	23.70
London Guarantee & Accident .....	1892	519,700.00	2,215.93	22.15
New England Burglary .....	1896	24,925.00	355.25	5.34
Standard Life & Accident .....	1890	919,450.00	5,208.13	104.16
Travelers' (Accident Department) .....	1868	3,437,250.00	20,668.32	206.68
Union Casualty & Surety.....	1898	146,177.00	978.59	19.57
Union Safe Deposit & Trust .....	1895	1,250.00	15.00	.30
United States Casualty.....	1895	735,000.00	727.00	7.27

\* An additional tax of 1 per cent on the premiums of New York Companies for the years 1895 and 1896 is included in the amounts credited to said companies.

TABLE No. 37. — *Continued.*

LIFE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount written in 1896.	Premiums received.	Tax on premiums.
Ætna Life .....	1868	\$130,626.00	\$42,484.15	\$424.84
Connecticut General .....	1869	87,241.00	14,384.46	143.84
Connecticut Mutual .....	1868	101,500.00	30,252.41	302.52
Equitable .....	1868	53,498.00	36,527.71	365.28
Manhattan .....	1868	1,000.00	3,088.08	30.88
Massachusetts Mutual .....	1868	248,600.00	111,816.06	1,118.16
Metropolitan .....	1869	1,147,550.00	140,867.90	1,408.68
Mutual Benefit .....	1870	72,473.00	19,589.42	195.89
Mutual Life .....	1869	914,751.00	282,935.38	2,829.35
National Life .....	1868	509,167.53	70,935.41	1,335.30
New England Mutual .....	1868	65,748.00	5,861.82	58.62
New York Life .....	1869	221,932.00	47,668.39	476.68
Northwestern Mutual .....	1876	188,912.00	59,742.55	597.43
Penn Mutual .....	1880	14,500.00	24,511.60	490.24
Phoenix Mutual .....	1869	89,416.00	31,213.46	312.13
Provident Life & Trust .....	1896	14,844.00	2,377.48	47.54
Provident Savings .....	1875	99,410.00	9,607.27	96.07
State Mutual .....	1869	47,450.00	20,175.28	201.75
Travelers' .....	1868	14,284.00	5,223.13	52.23
Union Mutual .....	1869	236,800.12	31,963.10	391.86
United States Life .....	1870	6,000.00	2,073.32	20.73
Washington Life .....	1869	64,230.00	5,161.71	51.62

ASSESSMENT LIFE INSURANCE COMPANIES.

Bay State Beneficiary .....	1896	\$62,500.00	\$12,991.51	\$129.92
Hartford Life & Annuity .....	1895	68,000.00	4,005.29	40.05
Massachusetts Benefit .....	1895	1,600.00	45,920.09	459.20
Mutual Reserve Fund .....	1895	81,500.00	4,843.78	48.43
National Life Association .....	1895	41,000.00	449.88	4.50
New England Mutual Accident .....	1895	164,425.00	1,311.75	13.12
Northwestern Life Assurance Co. ....	1895	13,000.00	1,910.77	19.11
Security Mutual Life .....	1895	99,500.00	2,897.31	28.97
		\$64,127,368.86	\$1,774,513.34	\$22,383.63





NEW HAMPSHIRE  
TOWN MUTUAL  
FIRE INSURANCE COMPANIES.

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF  
RESOURCES AND LIABILITIES, FOR THE YEAR ENDING  
DECEMBER 31, 1896.

[These companies charge no cash premiums, but rely entirely upon assessments on deposit notes to pay losses and running expenses. The business of the Town Mutuals is generally confined to the limits of the town, and their risks are upon dwellings, farm buildings, and their contents principally.]

# BARNSTEAD MUTUAL FIRE INSURANCE COMPANY.

RUFUS L. FOSS, *President.*CHARLES E. WALKER, *Secretary.*


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## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$3.32
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## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$79.29
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## EXPENDITURES.

Paid for losses during the year.....	\$5.50
for salaries and fees of officers and employees.....	30.00
for incidental expenses.....	35.47
for filing statement.....	5.00

Gross cash expenditures.....	<u>\$75.97</u>
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## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$132,503.00	\$7,952.53
Risks written during the year.....	21,550.00	1,293.00
Total .....	<u>\$154,053.00</u>	<u>\$9,245.53</u>
Risks terminated during the year.....	11,018.00	661.08
Amount in force Dec. 31, 1896.....	\$143,035.00	\$8,584.45
Losses incurred during the year.....		5.50
Date of last assessment, Dec. 17, 1892.   Amount collected...		1,189.04
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, six per cent of amount insured.		
Cash premium, four per cent of premium note.		
Policy fee, one dollar.		

## BOW MUTUAL FIRE INSURANCE COMPANY.

GEORGE M. SHORT, *President.*LEWIS PAGE, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$46.67
Interest due and accrued.....	1.87
Gross assets.....	<u>\$48.54</u>

## LIABILITIES.

Due officers for services and expenses.....	\$10.25
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## INCOME.

Received from premiums and policy fees.....	\$26.44
from interest from all sources.....	1.87
Gross cash income.....	<u>\$28.31</u>

## EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$5.25
for incidental expenses.....	1.12
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$11.37</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$80,504.50	\$4,025.22
Risks written during the year.....	14,130.00	706.50
Total .....	<u>\$94,634.50</u>	<u>\$4,731.72</u>
Risks terminated during the year.....	8,605.00	430.25
Amount in force Dec. 31, 1896.....	\$86,029.50	\$4,301.47
Date of last assessment, Sept. 1, 1893. Amount collected...		249.29
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, five per cent of amount insured.		
Cash premium, three per cent of premium note.		
Policy fee, twenty-five cents.		

## CANDIA MUTUAL FIRE INSURANCE COMPANY.

DAVID E. BROWN, *President.*MOSES F. EMERSON, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash deposited in banks.....	\$73.64
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## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$41.33
from interest from all sources.....	2.58
Gross cash income.....	\$43.91

## EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$21.75
for incidental expenses.....	2.16
for filing statement.....	5.00
Gross cash expenditures.....	\$28.91

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$94,420.00	\$6,048.10
Risks written during the year.....	14,800.00	930.50
Total.....	\$109,220.00	\$6,978.60
Risks terminated during the year.....	14,275.00	905.50
Amount in force Dec. 31, 1896.....	\$94,945.00	\$6,073.10
Date of last assessment, Aug., 1895. Amount collected....		299.83
Largest sum insured in a single risk.....		1,800.00
Rates charged for insurance:		
Premium note, six to eight per cent of amount insured.		
Cash premium, two per cent of premium note.		
Policy fee, fifty cents.		

# CANTERBURY MUTUAL FIRE INSURANCE COMPANY.

MYRON C. FOSTER, *President.*JOSEPH G. CLOUGH, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$29.02
Unpaid assessments on premium notes.....	3.80
All other assets.....	44.75
Gross assets.....	<u>\$77.57</u>

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$25.46
from assessments on premium notes.....	18.00
Gross cash income.....	<u>\$43.46</u>

## EXPENDITURES.

Paid for return premiums.....	\$1.18
for salaries and fees of officers and employees.....	14.00
for incidental expenses.....	.75
for filing statement.....	5.00
Gross cash expenditures.....	<u><u>\$20.93</u></u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$140,783.00	\$8,285.49
Risks written during the year.....	26,200.00	1,536.50
Total .....	<u>\$166,983.00</u>	<u>\$9,821.99</u>
Risks terminated during the year.....	27,783.00	1,742.12
Amount in force Dec. 31, 1896.....	<u>\$139,200.00</u>	<u>\$8,079.87</u>

Date of last assessment, March, 1895. Amount collected...	\$908.88
Largest sum insured in a single risk.....	2,000.00
Rates charged for insurance:	
Premium note, five to six per cent of amount insured.	
Cash premium, two per cent of premium note.	
Policy fee, fifty cents.	

## HOLLIS MUTUAL FIRE INSURANCE COMPANY.

EDWARD HARDY, *President.*CHARLES B. RICHARDSON, *Secretary.*

### ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$3.23
Cash deposited in banks.....	144.90
Interest due and accrued.....	4.30
Gross assets.....	<u>\$152.43</u>

### LIABILITIES.

None.

### INCOME.

Received from premiums and policy fees.....	\$33.23
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### EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$15.00
for incidental expenses.....	10.00
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$30.00</u>

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$215,045.00	\$12,954.50
Risks written during the year.....	30,500.00	1,823.00
Total.....	<u>\$245,545.00</u>	<u>\$14,777.50</u>
Risks terminated during the year.....	34,350.00	2,061.00
Amount in force Dec. 31, 1896.....	<u>\$211,195.00</u>	<u>\$12,716.50</u>

1896.]

## FIRE INSURANCE COMPANIES.

7

Date of last assessment, July, 1892. Amount collected.....	\$2,630.54
Largest sum insured in a single risk.....	2,000.00
Rates charged for insurance:	
Premium note, six to ten per cent of amount insured.	
Cash premium, one per cent of premium note.	
Policy fee, fifty cents.	

## LOUDON MUTUAL FIRE INSURANCE COMPANY.

E. H. ROBINSON, *President*.ALVAH L. MORSE, *Secretary*.

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$104.61
Unpaid assessments on premium notes.....	9.25
Gross assets.....	<u>\$113.86</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$36.39
Due officers for services and expenses.....	2.00
Gross liabilities.....	<u>\$38.39</u>

## • INCOME.

Received from premiums and policy fees.....	\$69.00
from interest from all sources.....	.78
Gross cash income.....	<u>\$69.78</u>

## EXPENDITURES.

Paid for return premiums.....	\$2.33
for salaries and fees of officers and employees.....	18.50
for incidental expenses.....	4.75
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$30.58</u>



## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$89,760.00	\$4,903.42
Risks written during the year.....	15,650.00	782.50
Total .....	\$105,410.00	\$5,685.92
Risks terminated during the year.....	6,800.00	340.00
Amount in force Dec. 31, 1896.....	\$98,610.00	\$5,345.92
Date of last assessment, July 9, 1888. Amount collected...		271.17
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five per cent of amount insured.		
Cash premium, ten per cent of premium note.		
Policy fee, fifty cents.		

## LYNDEBOROUGH MUTUAL FIRE INSURANCE COMPANY.

N. T. McINTIRE, *President.*JOHN H. GOODRICH, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$66.92
Cash deposited in banks.....	66.44
Gross assets .....	\$133.36

## LIABILITIES.

None.

## INCOME.

Received from premiums.....	\$30.33
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## EXPENDITURES.

Paid for losses during the year.....	\$0.50
for salaries and fees of officers and employees.....	12.50
for incidental expenses.....	22.87
for filing statement.....	5.00
Gross cash expenditures.....	\$40.87

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$128,345.00	\$7,700.70
Risks written during the year.....	28,400.00	1,704.00
Total.....	\$156,745.00	\$9,404.70
Risks terminated during the year.....	22,325.00	1,339.50
Amount in force Dec. 31, 1896.....	\$134,420.00	\$8,065.20
Date of last assessment, Aug. 27, 1895. Amount collected...		873.08
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, six per cent of amount insured.		
Cash premium, three per cent of premium note.		
Policy fee, twenty-five cents.		

## MILFORD MUTUAL FIRE INSURANCE COMPANY.

B. F. HUTCHINSON, *President.*F. W. RICHARDSON, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$152.90
Cash deposited in banks.....	2,148.94
Gross assets.....	\$2,301.84

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$173.55
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## EXPENDITURES.

Paid for incidental expenses.....	\$1.00
for filing statement.....	5.00
Gross cash expenditures.....	\$6.00

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$182,955.00	\$18,304.00
Risks written during the year.....	37,210.00	4,281.00
Total .....	\$220,165.00	\$22,585.00
Risks terminated during the year.....	42,530.00	4,233.00
Amount in force Dec. 31, 1896.....	\$177,635.00	\$18,352.00
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, ten per cent of amount insured.		
Cash premium, five per cent of premium note.		
Policy fee, seventy-five cents.		

NEW DURHAM MUTUAL FIRE INSURANCE  
COMPANY.H. G. CHAMBERLIN, *President.*EBEN E. BERRY, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$36.01
Cash deposited in banks.....	100.00
Interest due and accrued.....	15.00
Gross assets.....	\$151.01

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$15.61
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## EXPENDITURES.

Paid for losses during the year.....	\$2.00
for return premiums.....	.15
for salaries and fees of officers and employees.....	13.00
for incidental expenses.....	1.38
for filing statement.....	5.00
Gross cash expenditures.....	\$21.53

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes</i>
Risks outstanding Dec. 31, 1895.....	\$64,800.00	\$3,888.00
Risks written during the year.....	6,450.00	387.00
Total .....	\$71,250.00	\$4,275.00
Risks terminated during the year.....	2,900.00	74.00
Amount in force Dec. 31, 1896.....	\$68,350.00	\$4,101.00
Losses incurred during the year.....		2.00
Date of last assessment, Dec. 26, 1894. Amount collected...		274.70
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, six per cent of amount insured.		
Cash premium, three per cent of premium note.		
Policy fee, fifty cents.		

NORTHWOOD MUTUAL FIRE INSURANCE  
COMPANY.MOSES G. JAMES, *President.*SAMUEL S. JAMES, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$2.28
Cash in hands of agents, reported.....	32.79
Gross assets.....	\$35.07

## LIABILITIES.

Due for borrowed money and interest.....	\$80.00
Due officers for services and expenses.....	43.25
Gross liabilities.....	\$123.25

## INCOME.

Received from premiums and policy fees.....	\$119.42
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## EXPENDITURES.

Paid for losses during the year.....	\$30.00
for salaries and fees of officers and employees.....	47.00

Paid for borrowed money and interest.....	\$29.90
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$111.90</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$278,660.00	\$15,444.10
Risks written during the year.....	56,414.00	2,926.80
Total.....	<u>\$335,074.00</u>	<u>\$18,370.90</u>
Risks terminated during the year.....	47,355.00	2,616.75
Amount in force Dec. 31, 1896.....	\$287,719.00	\$15,754.15
Date of last assessment, April 2, 1894. Amount collected...		1,321.71
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five per cent of amount insured.		
Cash premium, three per cent of premium note.		
Policy fee, fifty cents.		

## ORFORD MUTUAL FIRE INSURANCE COMPANY.

GEORGE W. LAMPREY, *President.*BENJAMIN F. TRUSSELL, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$34.37
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## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$99.04
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## EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$68.00
for incidental expenses.....	.42
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$73.42</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$121,125.00	\$6,403.00
Risks written during the year.....	47,005.00	2,359.00
Total .....	\$168,130.00	\$8,762.00
Risks terminated during the year.....	44,835.00	2,428.50
Amount in force Dec. 31, 1896.....	\$123,295.00	\$6,333.50
Date of last assessment, Oct. 5, 1895. Amount collected....		125.00
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five per cent of amount insured.		
Cash premium, three per cent of premium note.		
Policy fee, fifty cents.		

## PIERMONT MUTUAL FIRE INSURANCE COMPANY.

H. H. PALMER, *President.*AARON BARTON, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$36.65
All other assets.....	50.00
Gross assets.....	\$86.65

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$75.67
from assessments on premium notes.....	360.25
Gross cash income.....	\$435.92

## EXPENDITURES.

Paid for losses during the year.....	\$400.00
for adjusting losses.....	3.75
for collecting assessments.....	10.00
for commissions.....	3.20

Paid for return premiums.....	\$1 63
for salaries and fees of officers and employees.....	49.75
for making assessments.....	4.00
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$477.32</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$132,640.00	\$9,179.53
Risks written during the year.....	27,050.00	2,003.61
Total .....	<u>\$159,690.00</u>	<u>\$11,183.14</u>
Risks terminated during the year.....	26,730.00	2,124.97
Amount in force Dec. 31, 1896.....	\$132,960.00	\$9,058.17
Date of last assessment Dec. 18, 1895. Amount collected...		360.25
Largest sum insured in a single risk.....		2,500.00
Rates charged for insurance:		
Premium note, five to twenty per cent of amount insured.		
Cash premium, three per cent of premium note.		
Policy fee, fifty cents.		

## SANBORNTON MUTUAL FIRE INSURANCE COMPANY.

JONATHAN M. TAYLOR, *President.*H. J. L. BODWELL, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$104.95
Cash deposited in banks.....	1,229.48
Interest due and accrued.....	31.17
Gross assets.....	<u>\$1,365.60</u>

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$80.25
from interest from all sources.....	31.17
Gross cash income.....	<u>\$111.42</u>

## EXPENDITURES.

Paid for commissions.....	\$6.50
for return premiums.....	10.62
for salaries and fees of officers and employees.....	21.90
for incidental expenses.....	8.25
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$52.27</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895*.....	\$136,144.00	\$6,807.20
Risks written during the year.....	14,750.00	737.50
Total .....	<u>\$150,894.00</u>	<u>\$7,544.70</u>
Risks terminated during the year.....	15,700.00	785.00

Amount in force Dec. 31, 1896.....	\$135,194.00	\$6,759.70
Largest sum insured in a single risk.....		2,500.00

## Rates charged for insurance:

Premium note, five per cent of amount insured.

Cash premium, one half of one per cent of amount insured.

Policy fee, twenty-five cents.

STRAFFORD MUTUAL FIRE INSURANCE  
COMPANY.MARK F. FOSS, *President.*GEORGE F. JOHNSON, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$77.07
Cash deposited in banks.....	100.00
Gross assets.....	<u>\$177.07</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$18.00
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\* An error of \$1,425 was made in amount at risk and \$71.25 in the amount of premium notes.



## . INCOME.

Received from premiums and policy fees.....	\$19.34
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## EXPENDITURES.

Paid for return premiums.....	\$1.18
for salaries and fees of officers and employees.....	12.00
for incidental expenses.....	.10
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$18.28</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$144,367.00	\$8,335.02
Risks written during the year.....	7,350.00	444.50
Total .....	<u>\$151,717.00</u>	<u>\$8,779.52</u>
Risks terminated during the year.....	4,580.00	274.80
Amount in force Dec. 31, 1896.....	\$147,137.00	\$8,504.72
Date of last assessment, Sept. 14, 1893. Amount collected...		340.30
Largest sum insured in a single risk.....		2,000.00

Rates charged for insurance:

Premium note, five to ten per cent of amount insured.

Cash premium, three per cent of premium note.

Policy fee, fifty cents.

## SUNAPEE MUTUAL FIRE INSURANCE COMPANY.

CHARLES A. KNOWLTON, *President.*ERASTUS R. BOYCE, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$1,107.77
Cash in hands of agents, reported.....	146.11
Gross assets.....	<u>\$1,253.88</u>

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$633.14
from all other sources.....	19.20
Gross cash income.....	<u>\$652.34</u>

## EXPENDITURES.

Paid for losses during the year.....	\$11.50
for return premiums.....	4.40
for salaries and fees of officers and employees.....	88.00
for incidental expenses.....	35.70
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$144.60</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$171,750.00	\$9,291.83
Risks written during the year.....	86,685.00	5,651.40
Total.....	<u>\$258,435.00</u>	<u>\$14,943.23</u>
Risks terminated during the year.....	71,710.00	4,608.90
Amount in force Dec. 31, 1896.....	\$186,725.00	\$10,334.33
Losses incurred during the year.....		11.50
Largest sum insured in a single risk.....		1,600.00
Rates charged for insurance:		

Premium note, one and one third to thirteen per cent of amount insured.

Cash premium, one sixth to one and one third per cent of amount insured.

Policy fee, one dollar.

## SUTTON MUTUAL FIRE INSURANCE COMPANY.

MOSES L. PILLSBURY, *President.*DANIEL L. POWERS, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$65.37
All other assets.....	2.35
Gross assets.....	<u>\$67.72</u>

## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$58.92
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## EXPENDITURES.

Paid for return premiums.....	\$0.25
for salaries and fees of officers and employees.....	23.37
for incidental expenses.....	.56
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$29.18</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$94,540.00	\$9,229.30
Risks written during the year.....	20,560.00	2,120.00
Total .....	<u>\$115,100.00</u>	<u>\$11,349.30</u>
Risks terminated during the year.....	16,055.00	1,540.95
Amount in force Dec. 31, 1896.....	<u>\$99,045.00</u>	<u>\$9,808.35</u>
Largest sum insured in a single risk.....		1,600.00
Rates charged for insurance:		
Premium note, three to fifteen per cent of amount insured.		
Cash premium, one and one half per cent of premium note.		
Policy fee, fifty cents.		

# TILTON AND NORTHFIELD MUTUAL FIRE INSURANCE COMPANY.

WARREN S. HILL, *President.*GEORGE S. PHILBRICK, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash deposited in banks.....	\$899.97
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## LIABILITIES.

None.

## INCOME.

Received from premiums and policy fees.....	\$101.62
from interest from all sources.....	26.32
Gross cash income.....	\$127.94

## EXPENDITURES.

Paid for return premiums.....	\$15.50
for salaries and fees of officers and employees.....	8.50
for incidental expenses.....	11.46
for filing statement.....	5.00
Gross cash expenditures.....	\$40.46

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$106,625.00	\$5,331.25
Risks written during the year.....	18,625.00	931.25
Total .....	\$125,250.00	\$6,262.50
Risks terminated during the year.....	18,000.00	900.00
Amount in force Dec. 31, 1896.....	\$107,250.00	\$5,362.50
Largest sum insured in a single risk.....		2,000.00

### Rates charged for insurance:

Premium note, five per cent of amount insured.

Cash premium, one half of one per cent of premium note.

Policy fee, fifty cents.

## WEARE MUTUAL FIRE INSURANCE COMPANY.

WILLIAM T. MORSE, *President*.W. S. B. HERBERT, *Secretary*.

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$3.18
Unpaid assessments on premium notes.....	763.90
Gross assets.....	<u>\$767.08</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$580.00
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## INCOME.

Received from premiums and policy fees.....	\$156.57
from assessments on premium notes.....	2,564.58
Gross cash income.....	<u>\$2,721.15</u>

## EXPENDITURES.

Paid for losses during the year.....	\$2,467.00
for adjusting losses.....	11.00
for collecting assessments.....	65.06
for commissions .....	69.75
for salaries and fees of officers and employees.....	124.00
for making assessments.....	16.00
for borrowed money and interest.....	2.41
for incidental expenses.....	4.23
Gross cash expenditures.....	<u><u>\$2,759.45</u></u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$445,717.00	\$32,519.82
Risks written during the year.....	72,665.00	5,502.90
Total .....	<u>\$518,382.00</u>	<u>\$38,022.72</u>
Risks terminated during the year.....	73,270.00	5,627.75
Amount in force Dec. 31, 1896.....	<u>\$445,112.00</u>	<u>\$32,394.97</u>

1896.]

## FIRE INSURANCE COMPANIES.

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Losses incurred during the year.....	\$3,047.00
Assessments laid on premium notes.....	3,328.48
Date of last assessment, Dec. 11, 1896.	
Largest sum insured in a single risk.....	1,500.00
Rates charged for insurance:	
Premium note, six to twenty per cent of amount insured.	
Cash premium, two per cent of premium note.	
Policy fee, fifty cents.	

## WESTMORELAND MUTUAL FIRE INSURANCE ASSOCIATION.

DANIEL W. PATTEN, *President.*ELMER T. NIMS, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$27.18
Cash deposited in banks.....	108.20
Gross assets.....	<u>\$135.38</u>

## LIABILITIES.

Due for borrowed money and interest.....	\$33.22
Due officers for services and expenses.....	20.00
Gross liabilities.....	<u>\$53.22</u>

## INCOME.

Received from premiums and policy fees.....	\$91.27
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## EXPENDITURES.

Paid for losses during the year.....	\$10.70
for return premiums.....	8.46
for salaries and fees of officers and employees.....	23.23
for borrowed money and interest.....	60.00
for incidental expenses.....	1.50
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$108.89</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$100,765.00	\$10,864.00
Risks written during the year.....	35,400.00	3,775.00
Total .....	\$136,165.00	\$14,639.00
Risks terminated during the year.....	30,100.00	3,292.50
Amount in force Dec. 31, 1896.....	\$106,065.00	\$11,346.50
Losses incurred during the year.....		10.70
Date of last assessment, April 25, 1895. Amount collected...		322.27
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, ten to twenty per cent of amount insured.		
Cash premium, one half of one per cent of premium note.		
Policy fee, fifty cents.		

NEW HAMPSHIRE  
MUTUAL  
FIRE INSURANCE COMPANIES.

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ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF  
RESOURCES AND LIABILITIES FOR THE YEAR ENDING  
DECEMBER 31, 1896.

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[These companies rely upon assessments, instead of cash premiums, for the payment of fire losses, and include the Grange Mutual Fire Insurance Company, organized in March, 1888, whose membership is wholly within the State Grange of the Patrons of Husbandry.]



## GRANGE MUTUAL FIRE INSURANCE COMPANY.

CHARLES McDANIEL, *President.*E. C. HUTCHINSON, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash deposited in banks.....	\$5,352.15
Unpaid assessments on premium notes.....	244.75
Cash in the hands of agents, reported.....	141.50
Interest due and accrued.....	43.15
Gross assets.....	<u>\$5,781.55</u>

## LIABILITIES.

Due officers for services and expenses.....	\$515.00
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## INCOME.

Received from premiums and policy fees.....	\$8,681.47
from assessments on premium notes.....	8,828.48
from cash loans to the company.....	1,000.00
Gross cash income.....	<u>\$18,509.95</u>

## EXPENDITURES.

Paid for losses during the year.....	\$13,253.50
for adjusting losses.....	165.09
for collecting assessments.....	53.61
for commissions.....	580.50
for return premiums.....	137.11
for salaries and fees of officers and employees.....	588.78
for borrowed money and interest.....	1,007.83
for incidental expenses.....	368.99
for filing statement.....	5.00
Gross cash expenditures.....	<u><u>\$16,160.41</u></u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$3,483,034.08	\$104,491.02
Risks written during the year.....	1,635,900.00	49,077.00
<b>Total .....</b>	<b>\$5,118,934.08</b>	<b>\$153,568.02</b>
Risks terminated during the year.....	1,078,176.00	32,345.28
<b>Amount in force Dec. 31, 1896.....</b>	<b>\$4,040,758.08</b>	<b>\$121,222.74</b>
Losses incurred during the year.....		13,253.50
Assessments laid on premium notes.....		8,828.48
Date of last assessment; April 21, 1896. Amount collected...		8,828.48
Largest sum insured in a single risk.....		2,500.00

Rates charged for insurance:

Premium note, three per cent of amount insured.

Cash premium, one half of one per cent of amount insured.

Policy fee, fifty cents from the company and fifty cents from the assured.

## MERRIMACK COUNTY MUTUAL FIRE INSURANCE COMPANY.

F. B. SAWYER, *President.*

I. A. BURRANK, *Secretary.*

### ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$99.47
All other assets.....	40.00
<b>Gross assets.....</b>	<b>\$139.47</b>

### LIABILITIES.

Losses adjusted and unpaid.....	\$900.00
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### INCOME.

Received from premiums and policy fees.....	\$215.06
from assessments on premium notes.....	2,275.77
from cash loans to the company.....	60.00
<b>Gross cash income.....</b>	<b>\$2,550.83</b>

## EXPENDITURES.

Paid for losses during the year.....	\$1,401.50
for adjusting losses.....	3.00
for collecting assessments.....	89.19
for commissions.....	61.50
for return premiums.....	11.22
for salaries and fees of officers and employees.....	117.00
for making assessments.....	20.00
for borrowed money and interest.....	654.96
for incidental expenses.....	87.99
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$2,451.36</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$632,529.00	\$35,538.63
Risks written during the year.....	72,775.00	4,362.50
Total .....	<u>\$705,304.00</u>	<u>\$39,901.13</u>
Risks terminated during the year.....	65,700.00	3,721.00

Amount in force Dec. 31, 1896.....	\$639,604.00	\$36,180.13
Losses incurred during the year.....		2,301.50
Assessments laid on premium notes.....		2,268.57
Date of last assessment, May 16, 1896. Amount collected...		2,268.57
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		

Premium note, five to seven per cent of amount insured.

Cash premium, four per cent of premium note.

Policy fee, fifty cents.

## ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

JOHN S. HOBBS, *President.*

HENRY A. SHUTE, *Secretary.*

## ASSETS, DEC. 31, 1896.

Cash in company's office.....	\$2,354.12
Unpaid assessments on premium notes.....	271.66
Cash in the hands of agents, reported.....	531.73
Gross assets.....	<u>\$3,157.51</u>

## LIABILITIES.

Due for borrowed money and interest.....	\$16,472.00
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## INCOME.

Received from premiums and policy fees.....	\$2,195.68
from assessments on premium notes.....	9,286.64
from cash loans to the company.....	8,700.00
Gross cash income.....	\$20,182.32

## EXPENDITURES.

Paid for losses during the year.....	\$11,145.55
for adjusting losses.....	326.90
for collecting assessments.....	772.02
for commissions.....	689.00
for return premiums.....	93.78
for salaries and fees of officers and employees.....	600.00
for borrowed money and interest.....	7,349.88
for incidental expenses.....	319.73
for filing statement.....	5.00
Gross cash expenditures.....	\$21,301.86

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1895.....	\$4,759,314.00	\$271,267.72
Risks written during the year.....	814,872.00	47,390.51
Total .....	\$5,574,186.00	\$318,658.23
Risks terminated during the year.....	687,430.00	39,656.37
Amount in force Dec. 31, 1896.....	\$4,886,756.00	\$279,001.86
Losses incurred during the year.....		11,145.55
Date of last assessment, Sept. 2, 1895. Amount collected...		22,733.63
Largest sum insured in a single risk.....		2,500.00
Rates charged for insurance:		
Premium note, five to six per cent of amount insured.		
Cash premium, three per cent of premium note.		
Policy fee, fifty cents.		



NEW HAMPSHIRE  
CASH MUTUAL  
FIRE INSURANCE COMPANIES.

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COMPILED FROM THE ANNUAL REPORTS, WITH STATEMENTS OF  
ASSETS AND LIABILITIES, FOR THE YEAR ENDING  
DECEMBER 31, 1896.

## ÆTNA MUTUAL FIRE INSURANCE COMPANY.

Organized July 22, 1886. Commenced business August 1, 1886.

GEORGE F. UNDERHILL, *President.*OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

## I. ASSETS.

Cash value of real estate less encumbrances thereon .....	\$5,800.00
Equitable Mortgage Co. bond, par and market value.....	1,000.00
Cash in company's office.....	51.96
Cash deposited in banks.....	1,061.55
Interest due and accrued.....	13.33
Premiums in course of collection.....	533.44
Gross available assets.....	\$8,460.28
Assessable contingent premiums on outstanding risks, \$7,661.20.	

## II. LIABILITIES.

Losses adjusted, due, and to become due.....	\$1,330.68
reported, but not adjusted.....	500.00
Net amount of unpaid losses.....	\$1,830.68
Unearned premiums taken at fifty per cent of gross premiums	1,929.68
Due or to become due for borrowed money and interest....	2,060.00
Return premiums due on cancelled policies.....	4.06
Commissions on premiums in course of collection.....	64.85
Rents, taxes, salaries, and incidental expenses.....	213.01
Liabilities, except surplus.....	\$6,102.28
Surplus .....	2,358.00
Gross liabilities, including surplus.....	\$8,460.28

## III. INCOME.

Cash received for gross premiums.....	\$4,250.38
Deduct reinsurance and return premiums.....	573.12
Net cash premiums received during the year.....	\$3,677.26
Interest and dividends from all other sources.....	40.00
Income from all other sources.....	55.00
Gross cash income.....	\$3,772.26
Contingent premiums received during the year, \$8,500.76.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$2,141.67
Commissions on premiums.....	690.05
Salaries and fees of officers and employees.....	282.10
Interest on borrowed money.....	60.34
State and local taxes.....	97.28
Expense on real estate.....	12.40
Office and incidental expenses.....	327.00
On account of note indebtedness.....	1,873.68
Gross cash expenditures.....	<u>\$5,484.52</u>

## V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1896.....	\$258,233.84	\$5,802.39	\$12,174.47
Risks written during the year.....	178,240.76	4,250.38	8,500.76
Total .....	<u>\$436,474.60</u>	<u>\$10,052.77</u>	<u>\$20,675.23</u>
Risks terminated during the year..	269,403.84	6,193.42	13,024.03
Amount in force Dec. 31, 1896..	\$167,070.76	\$3,859.35	\$7,651.20
Contingent premiums on outstanding risks, less assessments paid thereon.....			7,651.20
Losses incurred during the year.....			3,200.57

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$98,791.68
Cash premiums received.....	2,613.08
Contingent premiums therewith.....	5,226.16
Losses paid during the year.....	1,292.31
Losses incurred during the year.....	2,064.02

AMERICAN MANUFACTURERS' MUTUAL FIRE  
INSURANCE COMPANY.

Organized February 25, 1887. Commenced business March 1, 1887.

ALMON D. TOLLES, *President.*OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

## I. ASSETS.

Cash value of real estate less encumbrances thereon.....	\$3,350.00
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Loans on mortgages of real estate (first liens).....	\$1,100.00
Value of lands mortgaged.....	\$1,450.00
Value of buildings thereon.....	3,225.00
Insurance held as collateral.....	600.00
Kansas City Investment Co. bond, par and market value....	450.00
Cash in company's office.....	38.24
Cash deposited in banks.....	1,390.55
Interest due and accrued.....	17.50
Premiums in course of collection.....	402.72
 Gross available assets.....	 \$6,749.01
Assessable contingent premiums on outstanding risks, \$7,071.12.	

## II. LIABILITIES.

Losses adjusted, due, and to become due.....	\$1,730.88
reported, but not adjusted.....	500.00
resisted, including interest and expenses	1,100.00
Net amount of unpaid losses.....	\$3,330.68
Unearned premiums taken at fifty per cent of gross premiums	1,782.83
Due or to become due for borrowed money and interest....	2,163.00
Return premiums due on cancelled policies.....	33.42
Commissions on premiums in course of collection.....	49.16
Rents, taxes, salaries, and incidental expenses.....	170.20
Liabilities, except surplus.....	\$7,529.29
Balance against the company.....	780.28
	<u>\$6,749.01</u>

## III. INCOME.

Cash received for gross premiums.....	\$3,934.71
Deduct reinsurance and return premiums.....	530.67
Net cash premiums received during the year.....	\$3,404.04
Interest received on mortgages.....	35.00
Income from all other sources.....	69.35
Gross cash income.....	\$3,772.26
Contingent premiums received during the year, \$7,869.42.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$1,530.92
Commissions on premiums.....	620.19
Salaries and fees of officers and employees.....	232.04
Interest on borrowed money.....	31.28

1896.]

## FIRE INSURANCE COMPANIES.

33

State and local taxes.....	\$57.88
Expense on real estate.....	42.46
Office and incidental expenses.....	309.12
On account of note indebtedness.....	1,508.38
Gross cash expenditures.....	\$4,332.27

## V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1896.....	\$202,437.17	\$4,792.05	\$9,158.91
Risks written during the year....	158,802.29	3,934.71	7,869.42
Total .....	\$361,239.46	\$8,726.76	\$17,028.33
Risks terminated during the year..	211,524.67	5,161.10	9,957.21
Amount in force Dec. 31, 1896	\$149,714.79	\$3,565.66	\$7,071.12
Contingent premiums on outstanding risks, less assessments paid thereon.....			7,071.12
Losses incurred during the year.....			4,861.60

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$75,916.66
Cash premiums received.....	2,106.24
Contingent premiums therewith.....	4,212.48
Losses paid during the year.....	1,058.98
Losses incurred during the year.....	2,930.68

CHESHIRE COUNTY MUTUAL FIRE INSURANCE  
COMPANY.

Incorporated 1825. Commenced business 1825.

SILAS HARDY, *President.*WILLIAM H. ELLIOT, *Secretary.*

Principal office, Keene.

## I. ASSETS.

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Capital Fire Insurance Co.....	\$1,000.00	\$1,000.00
<i>BONDS.</i>		
Denver Consolidated.....	3,000.00	3,000.00
New Hampshire Trust Co.....	2,250.00	1,800.00
Total values.....	\$6,250.00	\$5,800.00

Market value of stocks and bonds.....	\$5,800.00
Cash deposited in banks.....	2,538.39
Interest due and accrued.....	155.00
Premiums in course of collection.....	4,184.28
Gross available assets.....	\$12,677.67
Assessable contingent premiums on outstanding risks, \$53,771.67.	

## II. LIABILITIES.

Gross amount of claims for losses.....	\$2,998.85
Deduct reinsurance thereon.....	300.00
Net amount of unpaid losses.....	\$2,698.85
Unearned premiums taken at fifty percent of gross premiums	15,863.62
Due or to become due for borrowed money and interest....	5,250.00
Commissions on premiums in course of collection.....	873.03
Rents, taxes, salaries, and incidental expenses.....	728.23
Liabilities, except surplus.....	\$25,413.73
Balance against the company.....	12,736.06
	<u>\$12,677.67</u>

## III. INCOME.

Cash received for gross premiums.....	\$19,116.14
Deduct reinsurance and return premiums.....	2,548.80
Net cash premiums received during the year.....	\$16,567.34
Interest and dividends from all sources.....	397.50
Gross cash income.....	\$16,964.84
Contingent premiums received during the year, \$38,232.28.	

## IV. EXPENDITURES.

Gross amount paid for losses.....	\$10,830.19
Deduct amount received for reinsurance.....	499.01
Net amount paid for losses during the year.....	\$10,331.18
Commissions on premiums.....	4,307.62
Salaries and fees of officers and employees.....	1,013.13
Interest on borrowed money.....	394.97
Rents .....	180.00
Office and incidental expenses.....	468.09
Gross cash expenditures.....	<u>\$16,694.99</u>

## V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1896.....	\$2,568,846.79	\$31,886.58	\$33,403.26
Risks written during the year.....	1,291,589.50	19,116.14	38,232.28
Total .....	\$3,860,436.29	\$51,002.72	\$71,635.54
Risks terminated during the year.	1,305,791.14	17,863.87	17,863.87
In force at the end of the year	\$2,554,645.15	\$33,138.85	\$53,771.67
Deduct amount reinsured.....	115,883.50	1,411.60	.....
Amount in force Dec. 31, 1896.	\$2,438,761.65	\$31,727.25	\$53,771.67
Contingent premiums on outstanding risks, less assessments paid thereon.....			53,771.67
Losses incurred during the year.....			9,303.62

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$1,240,194.50
Cash premiums received.....	18,198.89
Contingent premiums therewith.....	37,397.78
Losses paid during the year.....	9,681.22
Losses incurred during the year.....	8,984.85

## CONCORD MUTUAL FIRE INSURANCE COMPANY.

Organized August 29, 1885. Commenced business October 17, 1885.

SAMUEL C. EASTMAN, *President.*

LOUIS C. MERRILL, *Secretary.*

Principal office, Concord.

## I. ASSETS.

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Pullman Palace Car Co.....	\$2,000.00	\$3,004.00
Northern R. R. Co.....	1,000.00	1,560.00
Pemigewasset Valley R. R. Co.....	1,200.00	1,620.00
Amoskeag Manufacturing Co.....	2,000.00	3,200.00
Quincy Bridge.....	1,000.00	1,650.00
Boston & Maine R. R.....	1,600.00	2,592.00
Manchester Mills.....	1,000.00	1,000.00
Standard Oil Trust.....	1,000.00	2,500.00

Eagle & Phenix Hotel Co.....	\$1,000.00	\$1,125.00
Concord Gas-Light Co.....	600.00	900.00
Boscawen Mills.....	1,000.00	1,000.00
Abbott-Downing Co.....	1,000.00	950.00
Concord & Montreal R. R.....	1,000.00	1,670.00

## BONDS.

St. Louis & San Francisco R. R.....	.....	\$1,025.00
Total values.....	<u>\$15,400.00</u>	<u>\$23,786.00</u>

Market value of stocks and bonds.....	\$23,786.00
Cash in company's office.....	85.52
Cash deposited in banks.....	10,472.67
Interest due and accrued.....	300.00
Premiums in course of collection.....	1,441.71
Corporation loans.....	<u>1,575.00</u>

Gross available assets..... \$37,660.90

Assessable contingent premiums on outstanding risks, \$54,202.24.

## II. LIABILITIES.

Losses adjusted, due, and to become due.....	\$846.60
reported, but not adjusted.....	<u>1,430.00</u>
Net amount of unpaid losses.....	\$2,276.60
Unearned premiums taken at fifty percent of gross premiums	13,586.41
Profits or surplus due on terminated policies.....	686.89
Commissions on premiums in course of collection.....	<u>245.62</u>
Liabilities, except surplus.....	\$16,795.52
Surplus .....	<u>20,865.38</u>
Gross liabilities, including surplus.....	<u><u>\$37,660.90</u></u>

## III. INCOME.

Cash received for gross premiums.....	\$18,287.67
Deduct reinsurance and return premiums.....	<u>1,151.96</u>
Net cash premiums received during the year.....	\$17,135.71
Interest and dividends from all other sources.....	<u>1,497.19</u>
Gross cash income.....	\$18,632.90
Contingent premiums received during the year, \$33,836.52.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$12,559.36
Commissions on premiums.....	<u>2,567.83</u>

1896.]

## FIRE INSURANCE COMPANIES.

37

Salaries and fees of officers and employees.....	\$1,200.00
Profits or surplus on terminated policies.....	2,436.91
Office and incidental expenses.....	309.57
Gross cash expenditures.....	\$19,073.72

## V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1896.....	\$1,972,426.10	\$26,876.96	\$53,643.80
Risks written during the year.....	1,222,441.67	18,287.67	36,140.44
Total .....	\$3,194,867.77	\$45,164.63	\$89,784.24
Risks terminated during the year.	1,193,030.65	17,991.82	35,582.00
Amount in force Dec. 31, 1896.	\$2,001,837.12	\$27,172.81	\$54,202.24
Cash received of other companies for insurance.....			1,952.50
Contingent premiums on outstanding risks, less assessments paid thereon.....			54,202.24
Losses incurred during the year.....			11,054.74
Percentage of cash premium returned during the year as profit or surplus:			
Fifteen, twenty, and twenty-five per cent.			

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$1,048,341.67
Cash premiums received.....	16,125.87
Contingent premiums therewith.....	30,831.42
Losses paid during the year.....	11,590.50
Losses incurred during the year.....	11,037.60

HOME MANUFACTURERS AND TRADERS' MUTUAL  
FIRE INSURANCE COMPANY.

Organized January 23, 1886. Commenced business February 1, 1886.

JOHN E. ROBERTSON, *President.*OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

## I. ASSETS.

Cash value of real estate less encumbrances thereon.....	\$2,000.00
Cash in company's office.....	146.25

Cash deposited in banks.....	\$2,372.31
Premiums in course of collection.....	663.53
	<hr/>
Gross available assets.....	\$5,182.09
Assessable contingent premiums on outstanding risks, \$10,851.90.	

## II. LIABILITIES.

Losses adjusted, due, and to become due.....	\$1,688.97
reported, but not adjusted.....	500.00
	<hr/>
Net amount of unpaid losses.....	\$2,188.97
Unearned premiums taken at fifty per cent of gross premiums	2,761.36
Due or to become due for borrowed money and interest...	1,048.33
Return premiums due on cancelled policies.....	4.06
Commissions on premiums in course of collection.....	71.68
Rents, taxes, salaries, and incidental expenses.....	304.11
	<hr/>
Liabilities, except surplus.....	\$6,378.51
Balance against the company.....	1,196.42
	<hr/>
	<u>\$5,182.09</u>

## III. INCOME.

Cash received for gross premiums.....	\$5,766.39
Deduct reinsurance and return premiums.....	774.27
	<hr/>
Net cash premiums received during the year.....	\$4,992.12
Interest and dividends from all sources.....	218.89
Income from all other sources.....	28.25
	<hr/>
Gross cash income.....	\$5,239.26
Contingent premiums received during the year, \$11,532.78.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$3,530.30
Commissions on premiums.....	906.15
Salaries and fees of officers and employees.....	357.65
State and local taxes.....	58.72
Expense on real estate.....	44.07
Office and incidental expenses.....	492.34
On account of note indebtedness.....	13,048.50
	<hr/>
Gross cash expenditures.....	<u>\$18,437.73</u>

## V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1896.....	\$322,925.35	\$7,267.84	\$33,857.46
Risks written during the year.....	254,410.75	5,766.39	11,532.78
Total .....	\$577,336.10	\$13,034.23	\$45,390.24
Risks terminated during the year.	329,220.35	7,511.52	34,538.34
Amount in force Dec. 31, 1896.	\$248,115.75	\$5,522.71	\$10,851.90
Contingent premiums on outstanding risks, less assessments paid thereon.....			10,851.90
Losses incurred during the year.....			3,935.01

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$138,061.66
Cash premiums received.....	3,313.10
Contingent premiums therewith.....	6,626.20
Losses paid during the year.....	2,849.43
Losses incurred during the year.....	2,858.99

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## MANUFACTURERS AND MERCHANTS' MUTUAL FIRE INSURANCE COMPANY.

Organized December 29, 1885. Commenced business January 4, 1886.

EDWARD G. LEACH, *President.*LYMAN JACKMAN, *Secretary.*

Principal office, Concord.

## I. ASSETS.

Cost value of real estate less encumbrances thereon.....	\$4,900.00
Loans on mortgages of real estate (first liens).....	14,430.00

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Fire Underwriters' Association.....	\$100.00	\$100.00
Capital Fire Insurance Co.....	2,000.00	2,000.00
Chicago, Burlington & Quincy R. R.....	1,000.00	700.00
West Side Construction Co.....	500.00	320.00



<i>BONDS.</i>		<i>Par Value.</i>	<i>Market Value.</i>
New Hampshire Trust Co.....		\$4,500.00	\$3,500.00
Nebraska Loan & Trust Co.....		3,000.00	3,000.00
Davidson Investment Co.....		4,000.00	1,000.00
Iowa Loan & Trust Co.....		3,000.00	3,000.00
Kenia Water Co.....		2,000.00	2,000.00
New York & New England R. R. Co.....		2,000.00	2,400.00
Denver Consolidated Electric Co.....		3,000.00	3,000.00
Chicago, Burlington & Quincy R. R.....		200.00	208.00
Metropolitan West Side Electric R. R.....		5,000.00	5,000.00
Concord Land & Water Power Co.....		1,000.00	1,000.00
Total values.....		<u>\$31,300.00</u>	<u>\$27,223.00</u>

Market value of stocks and bonds..... \$27,223.00

#### COLLATERAL SECURITIES FOR LOANS.

	<i>Market Value.</i>	<i>Amount Loaned.</i>
Capital Fire Insurance Co.....	\$6,100.00	\$6,100.00
Fire Underwriters' Association.....	200.00	200.00
Total market value and cash loaned thereon	<u>\$6,300.00</u>	<u>\$6,300.00</u>

Loans on collateral securities.....	6,300.00
Cash in company's office.....	16.89
Cash deposited in banks.....	12,062.91
Interest due and accrued.....	759.50
Premiums in course of collection.....	5,731.85
All other assets.....	<u>400.00</u>

Gross available assets..... \$71,824.15

Assessable contingent premiums on outstanding risks, \$128,525.06.

#### II. LIABILITIES.

Losses adjusted, due, and to become due.....	\$1,570.73
reported, but not adjusted.....	<u>4,571.00</u>

Gross amount of claims for losses.....	\$6,141.73
Deduct reinsurance thereon.....	<u>501.00</u>

Net amount of unpaid losses.....	\$5,640.73
Unearned premiums taken at fifty per cent of gross premiums	34,150.48
Return premiums due on cancelled policies.....	425.42
Profits or surplus due on terminated policies.....	636.25
Commissions on premiums in course of collection.....	331.96
Salaries and incidental expenses.....	<u>150.00</u>

Liabilities, except surplus..... \$41,834.84

Surplus ..... 29,989.31

Gross liabilities, including surplus..... \$71,824.15

## III. INCOME.

Cash received for gross premiums.....	\$50,539.31	
Deduct reinsurance and return premiums.....	3,866.47	
Net cash premiums received during the year.....		\$46,672.84
Interest received on mortgages.....		763.38
Interest and dividends from all other sources.....		1,926.52
Gross cash income.....		\$49,362.74
Contingent premiums received during the year, \$100,819.50.		

## IV. EXPENDITURES.

Gross amount paid for losses.....	\$29,557.69	
Deduct amount received for reinsurance.....	360.50	
Net amount paid for losses during the year.....		\$29,197.19
Commissions on premiums.....		7,348.95
Salaries and fees of officers and employees.....		3,097.12
Profits or surplus on terminated policies.....		4,424.81
Rents .....		420.00
Office and incidental expenses.....		948.72
Gross cash expenditures.....		\$45,436.79

## V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1896.....	\$4,563,238.00	\$66,699.15	\$124,804.98
Risks written during the year.....	3,331,120.00	52,200.34	100,819.50
Total .....	\$7,894,358.00	\$118,899.49	\$225,624.48
Risks terminated during the year..	3,058,689.00	49,621.42	95,201.06
In force at the end of the year	\$4,835,669.00	\$69,278.07	\$130,423.42
Deduct amount reinsured.....	69,648.00	977.10	1,898.36
Amount in force Dec. 31, 1896..	\$4,766,021.00	\$68,300.97	\$128,525.06
Cash received of other companies for insurance.....			6,104.33
Losses incurred during the year.....			29,388.88
Percentage of cash premium returned during the year as profit or surplus:			
Ten, fifteen, twenty, and fifty per cent.			

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$3,266,187.00
Cash premiums received.....	50,409.75
Contingent premiums therewith.....	100,819.50
Losses paid during the year.....	28,881.26
Losses incurred during the year.....	29,056.43

NEW HAMPSHIRE  
STOCK  
FIRE INSURANCE COMPANIES.

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ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF  
ASSETS AND LIABILITIES FOR THE YEAR ENDING  
DECEMBER 31, 1896.

## CAPITAL FIRE INSURANCE COMPANY.

Incorporated March 10, 1886. Commenced business March 19, 1886.

LYMAN JACKMAN, *President*.CHARLES L. JACKMAN, *Secretary*.

Principal office, Concord.

CASH CAPITAL, \$200,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$100,387.03
Loans on mortgages of real estate (first liens).....	79,820.00
Interest due and accrued thereon.....	1,037.71
Value of lands mortgaged.....	\$36,025.00
Value of buildings thereon.....	99,075.00
Insurance held as collateral.....	65,000.00

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>		<i>Par Value.</i>	<i>Market Value.</i>
Concord & Montreal R. R., Class 4.....		\$6,000.00	\$10,320.00
Page Belting Co., preferred, Concord.....		2,500.00	1,875.00
Prescott Piano Co., preferred, Concord.....		2,500.00	2,500.00
Amoskeag Manufacturing Co., Manchester....		1,000.00	1,600.00
Nashua Manufacturing Co., Nashua.....		1,000.00	1,070.00
West Side Construction Co.....		200.00	200.00
Pullman Palace Car Co.....		2,000.00	3,200.00
<i>BONDS.</i>			
City of Portsmouth.....		\$40,000.00	\$42,400.00
City of Dover.....		26,000.00	27,560.00
City of Concord.....		25,000.00	26,500.00
New Hampshire Trust Co., Manchester.....		8,100.00	8,480.00
Iowa Loan & Trust Co., Des Moines, Iowa....		5,000.00	5,000.00
Muscatine Mortgage & Trust Co., Iowa.....		4,250.00	4,250.00
City Water Co., Merrill, Wis.....		5,000.00	5,000.00
Clinton, Iowa, Water-Works.....		5,000.00	5,000.00
Windsor Land & Investment Co., Denver, Col.		5,000.00	5,000.00
Spokane & Palouse R. R. Co., Spokane, Wash.		5,000.00	5,000.00
Central Loan & Deb. Co., Kansas City, Mo....		4,000.00	4,000.00
Winfield Water Co., Winfield, Kan.....		3,000.00	2,400.00
Johnson Loan & Trust Co., Arkansas City, Kan.		1,905.00	1,524.00
Grand Forks, Dak., Gas & Electric Co.....		2,500.00	2,500.00
Davidson Investment Co., Wichita, Kan.....		2,000.00	500.00
Wichita, Kan., Water Co.....		2,000.00	2,000.00
Metropolitan West End R. R. Co., Chicago, Ill..		2,000.00	2,000.00

Nebraska Loan & Trust Co., Hastings, Neb...	\$1,000.00	\$1,000.00
City of Kingman, Kan., Water Co.....	1,000.00	1,000.00
Town of Montrose, Col.....	800.00	800.00
Denver Consolidated Electric Co.....	1,000.00	1,000.00
Total values.....	<u>\$164,765.00</u>	<u>\$171,679.00</u>

Market value of stocks and bonds.....	\$171,679.00
Cash in the company's office.....	2,600.90
Cash deposited in bank.....	12,849.38
Interest due and accrued.....	1,078.34
Gross premiums in course of collection.....	40,377.57
Due for reinsurance on losses paid.....	<u>1,414.91</u>
Gross assets.....	\$411,244.84

## LIABILITIES.

Net amount of unpaid losses.....	\$11,528.81
Unearned premiums at fifty per cent of gross premiums....	132,697.19
Due and accrued for salaries, rent, and incidental expenses.	2,505.95
Commissions and brokerage.....	8,446.27
Due and to become due for borrowed money.....	13,000.00
Return premiums.....	5,693.68
Reinsurance .....	1,410.08
Expense .....	<u>259.17</u>
Gross liabilities, except capital and surplus.....	\$175,541.13
Paid-up capital.....	\$200,000.00
Surplus beyond all liabilities.....	<u>35,703.69</u>
Surplus as regards policy-holders.....	235,703.69
Total liabilities, including capital and surplus.....	<u>\$411,244.84</u>

## INCOME.

Cash received for gross premiums.....	\$287,830.75
Deduct reinsurance, rebate, and return premiums.....	<u>107,987.64</u>
Net cash received for premiums—all fire.....	\$179,843.11
Received for interest on mortgages.....	2,911.18
Interest and dividends from all other sources.....	6,396.33
Income from all other sources.....	<u>6,154.25</u>
Gross cash income.....	\$195,304.87

## EXPENDITURES.

Gross amount paid for losses.....	\$133,063.66
Deduct salvage and reinsurance.....	<u>18,914.59</u>
Net amount paid for losses—all fire.....	\$114,154.07

Dividends paid stockholders.....	\$3,000.00
Commissions and brokerage.....	41,960.79
Salaries and fees of officers and employees.....	7,329.65
State and local taxes.....	4,961.19
All other payments and expenditures.....	7,176.80
Gross cash expenditures.....	<u>\$183,582.50</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$19,870,144.00	\$265,295.28
Written or renewed during the year.....	19,590,921.00	282,922.64
Total .....	<u>\$39,461,065.00</u>	<u>\$548,217.92</u>
Deduct risks expired or terminated.....	19,122,929.00	264,810.55
In force at the end of the year.....	\$20,338,136.00	\$283,407.37
Deduct amount reinsured.....	1,265,087.00	18,012.99
Net amount in force Dec. 31, 1896.....	<u>\$19,073,049.00</u>	<u>\$265,394.38</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,836,077.64
Losses paid from organization to date.....	614,044.98
Fire losses incurred during the year.....	89,997.53
Cash dividends declared since commencing business.....	69,614.00
Company's stock owned by the directors, at par value.....	56,400.00
Dividends declared during the year (4 per cent).....	8,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$3,033,756.00
Premiums received.....	43,395.02
Losses paid.....	26,714.28
Losses incurred.....	23,415.72

## FIRE UNDERWRITERS' ASSOCIATION.

Incorporated December 22, 1886. Commenced business January 1, 1887.

LYMAN JACKMAN, *President*.THOMAS M. LANG, *Secretary*.

Principal office, Concord.

CASH CAPITAL, \$10,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,100.00
Loans on mortgages of real estate (first liens).....	4,650.00
Interest due and accrued thereon.....	256.00
Value of lands mortgaged.....	\$11,900.00
Value of buildings thereon.....	6,000.00
Insurance held as collateral.....	3,200.00

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>		<i>Par Value.</i>	<i>Market Value.</i>
Capital Fire Insurance Co.....	\$3,200.00	\$2,200.00	
Chicago, Rock Island & Pacific R. R.....	1,000.00	657.50	
Atchison, Topeka & Santa Fe R. R.....	1,565.00	361.20	
Chicago, Burlington & Quincy R. R.....	1,000.00	696.25	
Page Belting Co.....	500.00	250.00	
Iowa Loan & Trust Co.....	1,000.00	1,250.00	
Denver Consolidated Electric.....	1,000.00	1,000.00	
Concord & Montreal R. R.....	3,000.00	5,100.00	
West Side Construction Co.....	400.00	400.00	
Pullman Palace Car Co.....	500.00	760.00	
Boston & Maine R. R.....	1,000.00	1,635.00	
<i>BONDS.</i>			
Central Loan & Land Co.....	\$3,000.00	\$3,000.00	
New Hampshire Trust Co.....	5,350.00	4,387.50	
Muscatine Mortgage & Loan Co.....	850.00	850.00	
Xenia Water Co.....	1,000.00	1,000.00	
Ellensburg City, Wash.....	1,000.00	1,000.00	
City Water Co., Sheboygan, Mich.....	1,000.00	1,000.00	
Huron, S. D., educational.....	1,000.00	500.00	
Atchison, Topeka & Santa Fe R. R.....	575.00	389.75	
Davidson Investment Co.....	5,000.00	1,250.00	
Union Trust Co., Sioux City.....	1,800.00	900.00	
West End Metropolitan Electric R. R.....	4,000.00	3,000.00	
N. W. Gas-Light Co.....	200.00	100.00	
Total values.....	\$38,440.00	\$31,687.20	



Market value of stocks and bonds.....	\$31,687.20
Cash in the company's office.....	15.78
Cash deposited in bank.....	1,542.73
Interest due and accrued.....	496.33
Gross premiums in course of collection.....	1,542.67
Gross assets.....	<u>\$41,290.71</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$4,029.09
Unearned premiums at fifty per cent of gross premiums....	18,497.31
Due and to become due for borrowed money.....	3,500.00
Due and accrued for salaries, rent, and incidental expenses.	612.90
Commissions and brokerage.....	214.77
Return premiums.....	47.64
Gross liabilities, except capital and surplus.....	<u>\$26,901.71</u>
Paid-up capital.....	\$10,000.00
Surplus beyond all liabilities.....	<u>4,389.00</u>
Surplus as regards policy-holders.....	<u>14,389.00</u>
Total liabilities, including capital and surplus.....	<u><u>\$41,290.71</u></u>

## INCOME.

Cash received for gross premiums.....	\$32,637.42
Deduct reinsurance, rebate, and return premiums.....	<u>10,372.23</u>
Net cash received for premiums—all fire.....	\$22,265.19
Interest and dividends from all sources.....	1,442.98
Income from all other sources.....	<u>99.56</u>
Gross cash income.....	<u>\$23,807.73</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$16,479.10
Deduct salvage and reinsurance.....	<u>1,350.72</u>
Net amount paid for losses—all fire.....	\$15,128.38
Dividends paid stockholders.....	400.00
Commissions and brokerage.....	4,260.96
Salaries and fees of officers and employees.....	1,441.74
State and local taxes.....	100.00
All other payments and expenditures.....	<u>792.45</u>
Gross cash expenditures.....	<u><u>\$22,123.53</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$2,731,886.00	\$29,298.93
Written or renewed during the year.....	2,462,599.00	33,120.05
<b>Total .....</b>	<b>\$5,194,485.00</b>	<b>\$62,418.98</b>
Deduct risks expired or terminated.....	2,867,906.00	23,451.08
<b>In force at the end of the year.....</b>	<b>\$2,326,579.00</b>	<b>\$38,967.90</b>
Deduct amount reinsured.....	132,531.00	1,973.27
<b>Net amount in force Dec. 31, 1896.....</b>	<b>\$2,194,048.00</b>	<b>\$36,994.63</b>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$425,886.17
Losses paid from organization to date.....	226,423.97
Fire losses incurred during the year.....	10,447.03
Cash dividends declared since commencing business.....	4,900.00
Company's stock owned by the directors, at par value.....	6,200.00
Dividends declared during the year (4 per cent).....	400.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$777,911.00
Premiums received.....	11,447.05
Losses paid.....	8,608.61
Losses incurred.....	6,160.92

## GRANITE STATE FIRE INSURANCE COMPANY.

Incorporated July 17, 1885. Commenced business November 12, 1885.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, \$200,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$25,300.00
Loans on mortgages of real estate (first liens).....	38,580.00

Interest due and accrued thereon..... \$518.10

Value of lands mortgaged.....	\$52,475.00
Value of buildings thereon.....	41,425.00
Insurance held as collateral.....	30,325.00

#### SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Boston & Maine R. R.....	\$12,300.00	\$20,049.00
Worcester, Nashua & Rochester R. R.....	100.00	125.00
Wolfeborough Loan & Banking Co.....	5,000.00	5,250.00
Dover Gas-Light Co.....	3,325.00	3,591.00
International Loan & Trust Co.....	5,000.00	3,000.00

<i>BONDS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
City of Manchester, N. H.....	\$100,000.00	\$106,000.00
County of Hillsborough, N. H.....	10,000.00	10,850.00
Town of Harrisville, N. H.....	15,000.00	16,050.00
Palouse City, Wash.....	4,800.00	5,520.00
St. Cloud Gas & Electric Co., Minn.....	10,000.00	10,000.00
Nashua Card & Glazed Paper Co.....	5,000.00	5,000.00
Front St. Cable Railway Co., Seattle, Wash..	12,000.00	12,000.00
Eastman Freight Car Heater Co.....	26,000.00	26,000.00
Fort Plain, N. Y., Water Co.....	10,000.00	10,000.00
National Loan & Trust Co., Kansas City.....	2,500.00	2,500.00
New Hampshire Trust Co.....	10,800.00	8,640.00
Chippewa Falls Water-Works Co.....	9,000.00	9,000.00
Columbia County, Wash.....	6,000.00	7,200.00
Tacoma Traction Co.....	2,361.90	2,361.90
Total values .....	<u>\$249,186.90</u>	<u>\$263,136.90</u>

Market value of stocks and bonds..... 263,136.90

#### COLLATERAL SECURITIES FOR CASH LOANS.

	<i>Market Value.</i>	<i>Amount Loaned.</i>
Indian Head National Bank.....	\$3,335.00	\$4,000.00
Portsmouth, Great Falls & Conway R. R.....	1,150.00	
Total market value and amount loaned..	<u>\$4,485.00</u>	<u>\$4,000.00</u>

Loans on collateral securities.....	4,000.00
Cash in the company's office.....	2,513.56
Cash deposited in bank.....	57,027.01
Interest due and accrued.....	1,907.75
Gross premiums in course of collection.....	42,910.00
Rents due and accrued.....	405.91
Due for reinsurance on losses paid.....	230.62
Gross assets.....	<u>\$436,529.85</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$21,345.37
Unearned premiums at fifty per cent of gross premiums....	154,701.55
Commissions and brokerage.....	5,148.37
Return premiums.....	2,078.01
Reinsurance .....	4,899.17
Gross liabilities, except capital and surplus.....	<u>\$188,172.47</u>
Paid-up capital.....	\$200,000.00
Surplus beyond all liabilities.....	<u>48,357.38</u>
Surplus as regards policy-holders.....	248,357.38
Total liabilities, including capital and surplus.....	<u><u>\$436,529.85</u></u>

## INCOME.

Cash received for gross premiums.....	\$417,565.64
Deduct reinsurance, rebate, and return premiums.....	<u>94,660.88</u>
Net cash received for premiums—all fire.....	\$322,904.76
Received for interest on mortgages.....	3,146.44
Interest and dividends from all other sources.....	11,908.32
Income from all other sources.....	<u>410.34</u>
Gross cash income.....	<u>\$338,369.86</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$239,677.10
Deduct salvage and reinsurance.....	<u>45,976.39</u>
Net amount paid for losses—all fire.....	\$183,700.71
Dividends paid stockholders.....	12,000.00
Commissions and brokerage.....	56,919.23
Salaries and fees of officers and employees.....	9,250.00
State and local taxes.....	6,059.30
All other payments and expenditures.....	<u>25,351.86</u>
Gross cash expenditures.....	<u><u>\$293,281.10</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$37,614,888.00	\$446,631.03
Written or renewed during the year.....	29,584,217.00	409,873.81
<b>Total .....</b>	<b>\$67,199,105.00</b>	<b>\$856,504.84</b>
Deduct risks expired or terminated.....	30,271,256.00	406,820.82
<b>In force at the end of the year.....</b>	<b>\$36,927,849.00</b>	<b>\$449,684.02</b>
Deduct amount reinsured.....	10,373,728.00	140,280.92
<b>Net amount in force Dec. 31, 1896.....</b>	<b>\$26,554,121.00</b>	<b>\$309,403.10</b>

## MISCELLANEOUS.

Premiums received from organization to date .....	\$5,215,804.76
Losses paid from organization to date.....	2,350,323.96
Fire losses incurred during the year.....	179,974.73
Cash dividends declared since commencing business.....	84,000.00
Company's stock owned by the directors, at par value.....	125,100.00
Dividends declared during the year (6 per cent).....	12,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$13,276,569.00
Premiums received.....	179,720.12
Losses paid.....	68,704.20
Losses incurred.....	67,198.39

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated July 7, 1869. Commenced business April, 1870.

JOHN C. FRENCH, *President.*

GEORGE E. KENDALL, *Secretary.*

Principal office, Manchester.

CASH CAPITAL, \$900,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$64,657.31
Loans on mortgages of real estate (first liens).....	623,429.66

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>		<i>Par Value.</i>	<i>Market Value.</i>
Suncook Valley R. R.....		\$4,000.00	\$4,800.00
New York Central & Hudson River R. R.....		20,000.00	18,800.00
New York, New Haven & Hartford R. R.....		30,000.00	53,400.00
Norwich & Worcester R. R.....		5,000.00	9,500.00
Pemigewasset Valley R. R.....		26,000.00	32,500.00
Boston & Albany R. R.....		20,000.00	40,000.00
Boston & Maine R. R., Common.....		20,000.00	32,000.00
Boston & Maine R. R., Preferred.....		10,000.00	15,000.00
Concord & Montreal R. R., Class 4.....		20,000.00	33,000.00
Delaware & Hudson Canal Co.....		20,000.00	25,000.00
Chicago, Burlington & Quincy R. R.....		47,400.00	33,180.00
Chicago & Alton R. R., Common.....		20,000.00	32,000.00
Illinois Central R. R.....		30,000.00	27,800.00
Chicago, Rock Island & Pacific R. R.....		20,000.00	13,400.00
Chicago Junc. Ry. & Union Stock Yards Co..		20,000.00	21,000.00
Lake Shore & Michigan Southern R. R.....		30,000.00	46,200.00
Chicago & Northwestern R. R., Common....		35,000.00	35,000.00
Chicago, Milwaukee & St. Paul R. R., Pref...		10,000.00	12,000.00
Chicago, Milwaukee & St. Paul R. R., Com...		10,000.00	7,300.00
Merchants National Bank, Manchester, N. H..		12,000.00	15,600.00
Merchants National Bank, Kansas City, Mo...		4,500.00	2,700.00
Pemigewasset Nat. Bank, Plymouth, N. H....		6,000.00	7,800.00
Berlin National Bank, Berlin, N. H.....		2,500.00	3,000.00
First National Bank, Peterborough, N. H....		5,000.00	6,500.00
First National Bank, Concord, N. H.....		7,500.00	22,500.00
Laconia National Bank, Laconia, N. H.....		2,500.00	2,875.00
Lancaster Trust Co., Lancaster, N. H.....		2,500.00	2,500.00
Exeter Banking Co., Exeter, N. H.....		1,000.00	1,000.00
Amoskeag Manufacturing Co., Manchester...		10,000.00	16,000.00
Manchester Mills, Manchester, N. H.....		30,700.00	30,700.00
Stark Mills, Manchester, N. H.....		10,000.00	9,500.00
Quincy R. R. Bridge Co.....		20,000.00	33,000.00
Pullman Palace Car Co.....		30,000.00	46,200.00
Manchester, N. H., Gas-Light Co.....		1,400.00	8,400.00
American Express Co.....		10,000.00	11,000.00
Adams Express Co.....		10,000.00	14,500.00
<i>BONDS.</i>			
U. S. Government.....	\$75,000.00	\$81,750.00	
U. S. Government.....	25,000.00	28,000.00	
City of Cleveland, Ohio.....	50,000.00	52,000.00	
City of Columbus, Ohio.....	10,000.00	11,000.00	
City of Ashtabula, Ohio.....	10,000.00	10,400.00	
City of Dayton, Ohio.....	20,000.00	21,000.00	
City of Salem, Mass.....	10,000.00	10,200.00	
City of East Portland, Oregon.....	25,000.00	27,000.00	
City of Tacoma, Wash.....	25,000.00	27,000.00	
City of Seattle, Wash.....	10,000.00	10,200.00	
City of Lincoln, Neb.....	21,000.00	21,420.00	
City of Topeka, Kan.....	500.00	500.00	
City of Moorhead, Minn.....	6,000.00	6,000.00	
Watertown & Rome R. R.....	10,000.00	12,000.00	
Maine Central R. R.....	10,000.00	10,600.00	

New York & New England R. R.....	\$10,000.00	\$11,500.00
New York & New England R. R.....	10,000.00	11,000.00
Boston, Concord & Montreal R. R.....	50,000.00	60,000.00
Concord & Montreal R. R.....	100,000.00	108,000.00
Chicago, Burlington & Quincy R. R.....	18,000.00	20,700.00
Chicago, Burlington & Quincy R. R., Den. Ex.	10,000.00	9,000.00
Chicago, Burlington & Quincy R. R., Con. 5s...	20,000.00	20,000.00
Union Pacific R. R. Trust.....	10,000.00	8,000.00
Oregon Short Line R. R.....	10,000.00	11,000.00
Chicago & West Michigan R. R. ....	25,000.00	10,000.00
Chicago, Burlington & Northern R R.....	5,000.00	5,000.00
Montana Central R. R.....	25,000.00	25,000.00
Lehigh Valley Terminal Ry. Co.....	25,000.00	26,250.00
Hillsborough County, N. H.....	15,000.00	15,450.00
Topeka, Kansas, Water Supply Co.....	20,000.00	20,000.00
Claremont, N. H., Water-Works.....	5,000.00	5,000.00
Minneapolis Gas-Light Co.....	20,000.00	20,800.00
Central Loan & Land Co.....	20,000.00	20,000.00
Johnson Loan & Trust Co.....	9,000.00	5,400.00
National Loan & Trust Co.....	10,000.00	10,000.00
Nashua Card & Glazed Paper Co.....	10,000.00	10,000.00
Grand Forks Gas & Electric Co.....	5,000.00	5,000.00
Minneapolis General Electric Co.....	25,000.00	25,000.00
Swift & Co., Chicago.....	25,000.00	25,000.00
Total values .....	\$1,352,500.00	\$1,536,625.00

Market value of stocks and bonds..... \$1,536,625.00

#### COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	Amount Loaned.
Manchester & Lawrence R. R.....	\$1,800.00	\$2,700.00
Moline Plow Co., Moline, Ill.....	2,000.00	
Muscatine Mortgage Co.....	7,300.00	5,100.00
Swift Refrigerator Transportation Co.....	33,000.00	25,000.00
Exeter Manufacturing Co., pref.....	12,000.00	10,000.00
Exeter Manufacturing Co., bonds.....	12,000.00	10,000.00
Pittsfield Aqueduct Co.....	4,500.00	5,000.00
Pittsfield Gas Co.....	1,800.00	
Toledo Traction Co.....	39,000.00	30,000.00
Mortgage note, Eaton.....	4,000.00	3,300.00
Total market value and amount loaned...	\$117,400.00	\$91,100.00

Loans on collateral securities.....	91,100.00
Cash in the company's office.....	336.92
Cash deposited in bank.....	108,219.15
Gross premiums in course of collection.....	156,842.44
Gross assets.....	\$2,581,210.48

## LIABILITIES.

Net amount of unpaid losses.....	\$111,836.86
Unearned premiums at fifty per cent of gross premiums..	869,435.34
Commissions and brokerage.....	31,368.49
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Gross liabilities, except capital and surplus.....	\$1,012,640.69
Paid-up capital.....	\$900,000.00
Surplus beyond all liabilities.....	668,569.77
	<hr/>
Surplus as regards policy-holders.....	1,568,569.79
	<hr/>
Total liabilities, including capital and surplus.....	\$2,581,210.48
	<hr/>

## INCOME.

Cash received for gross premiums.....	\$1,250,185.13
Deduct reinsurance, rebate, and return premiums.....	193,290.53
	<hr/>
Net cash received for premiums—all fire.....	\$1,056,894.60
Received for interest on mortgages.....	14,441.07
Interest and dividends from all other sources.....	78,093.86
	<hr/>
Gross cash income.....	\$1,149,429.53

## EXPENDITURES.

Gross amount paid for losses.....	\$552,861.37
Deduct salvage and reinsurance.....	30,869.17
	<hr/>
Net amount paid for losses—all fire.....	\$522,002.20
Dividends paid stockholders.....	64,000.00
Commissions and brokerage.....	229,480.93
Salaries and fees of officers and employees.....	49,199.66
State and local taxes.....	32,563.93
All other payments and expenditures.....	50,704.32
	<hr/>
Gross cash expenditures.....	\$947,951.04
	<hr/>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$128,336,172.00	\$1,730,627.15
Written or renewed during the year.....	105,311,144.00	1,238,966.42
	<hr/>	<hr/>
Total .....	\$233,647,316.00	\$2,969,593.57
Deduct risks expired or terminated.....	99,171,252.00	1,162,443.83
	<hr/>	<hr/>
In force at the end of the year.....	\$134,476,064.00	\$1,807,149.74
Deduct amount reinsured.....	5,686,592.00	68,279.06
	<hr/>	<hr/>
Net amount in force Dec. 31, 1896....	\$128,789,472.00	\$1,738,870.68
	<hr/>	<hr/>



## MISCELLANEOUS.

Premiums received from organization to date.....	\$13,430,680.27
Losses paid from organization to date.....	7,174,547.75
Fire losses incurred during the year.....	487,044.90
Cash dividends declared since commencing business.....	892,000.00
Company's stock owned by the directors, at par value....	281,300.00
Dividends declared during the year (7 1-9 per cent).....	64,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$16,702,622.00
Premiums received .....	195,876.23
Losses paid .....	81,825.24
Losses incurred .....	81,967.33

## PORTSMOUTH FIRE ASSOCIATION.

Incorporated October 22, 1887. Commenced business November 1, 1887.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, \$50,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$28,500.00
Loans on mortgages of real estate (first liens).....	7,900.00
Interest due and accrued thereon.....	59.50
Value of lands mortgaged.....	\$11,425.00
Value of buildings thereon.....	8,075.00
Insurance held as collateral.....	3,000.00

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>		<i>Par Value. Market Value.</i>	
International Loan and Trust Co.....	\$5,000.00	\$3,000.00	
<i>BONDS.</i>			
Emporia Electric and Gas-Light Co.....	10,000.00	10,500.00	
Columbia County, Wash.....	5,000.00	6,000.00	
Fort Plain, N. Y., Water Co.....	5,000.00	5,000.00	

Chippewa Falls Water-Works Co.....	\$10,000.00	\$10,000.00
Xenia, Ohio, Water Co.....	2,000.00	2,000.00
St. Cloud Gas & Electric Co.....	5,000.00	5,000.00
Eastman Freight Car Heater Co.....	15,000.00	15,000.00
Chehalis County, Washington.....	4,000.00	4,400.00
Salt Lake School District, Utah.....	3,000.00	3,000.00
City of Pittsburgh, Kan.....	2,500.00	2,500.00
Evansville (Ind.) Street Railway Co.....	5,000.00	5,000.00
Tiffin, Ohio, Water-Works.....	5,000.00	5,000.00
Cincinnati, Newport & Covington Railway Co.	5,000.00	5,000.00
Duluth Transfer Railway Co.....	5,000.00	5,000.00
Manchester Street Railway Co.....	5,000.00	5,175.00
Total values.....	<u>\$91,500.00</u>	<u>\$91,575.00</u>

Market value of stocks and bonds..... \$91,575.00

#### COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	Amount Loaned.
Burton Stock Car Co.....	\$5,000.00	\$5,000.00

Loans on collateral securities.....	5,000.00
Cash in the company's office.....	59.68
Cash deposited in bank.....	6,259.45
Interest due and accrued.....	616.95
Gross premiums in course of collection.....	1,653.56
Rents due and accrued.....	111.00
Gross assets.....	<u>\$141,735.14</u>

#### LIABILITIES.

Net amount of unpaid losses.....	\$504.71
Unearned premiums at fifty per cent of gross premiums....	14,124.87
Due and accrued for salaries, rent, and incidental expenses..	129.52
Commissions and brokerage.....	212.96
Return premiums.....	98.31
Reinsurance .....	109.09
Gross liabilities, except capital and surplus.....	<u>\$15,179.46</u>
Paid-up capital.....	\$50,000.00
Surplus beyond all liabilities.....	<u>76,555.68</u>
Surplus as regards policy-holders.....	<u>126,555.68</u>
Total liabilities, including capital and surplus.....	<u><u>\$141,735.14</u></u>

## INCOME.

Cash received for gross premiums.....	\$17,011.53
Deduct reinsurance, rebate, and return premiums.....	<u>1,290.87</u>
Net cash received for premiums—all fire.....	\$15,720.66
Received for interest on mortgages.....	227.50
Interest and dividends from all other sources.....	4,605.55
Income from all other sources.....	<u>682.38</u>
Gross cash income.....	<u>\$21,236.09</u>

## EXPENDITURES.

Net amount paid for losses—all fire.....	\$9,379.31
Dividends paid stockholders.....	4,000.00
Commissions and brokerage.....	2,438.63
Salaries and fees of officers and employees.....	250.00
State and local taxes.....	512.00
All other payments and expenditures.....	<u>1,496.22</u>
Gross cash expenditures.....	<u>\$18,076.16</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$2,517,796.00	\$33,213.94
Written or renewed during the year.....	<u>1,219,941.00</u>	<u>17,495.59</u>
Total .....	\$3,737,737.00	\$50,709.53
Deduct risks expired or terminated.....	<u>1,508,045.00</u>	<u>22,072.70</u>
In force at the end of the year.....	\$2,229,692.00	\$28,636.83
Deduct amount reinsured.....	<u>26,989.00</u>	<u>387.09</u>
Net amount in force Dec. 31, 1896.....	<u>\$2,202,703.00</u>	<u>\$28,249.74</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$225,224.02
Losses paid from organization to date.....	111,621.87
Fire losses incurred during the year.....	6,194.59
Cash dividends declared since commencing business.....	11,500.00
Company's stock owned by the directors, at par value.....	41,000.00
Dividends declared during the year (8 per cent).....	<u>4,000.00</u>

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$586,189.00
Premiums received .....	8,865.34
Losses paid .....	5,644.27
Losses incurred .....	4,819.36

## STATE DWELLING HOUSE INSURANCE COMPANY.

Incorporated October 17, 1885. Commenced business October 23, 1885.

SOLON A. CARTER, *President*.OBADIAH MORRILL, *Secretary*.

Principal office, Concord.

CASH CAPITAL, \$15,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$3,730.00
Loans on mortgages of real estate (first liens).....	13,525.00
Interest due and accrued thereon.....	601.52

## SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>		<i>Par Value.</i>	<i>Market Value.</i>
Indian Head National Bank.....	\$300.00	\$300.00	
Page Belting Co.....	1,000.00	500.00	
Red Oak Investment Co.....	500.00	500.00	
International Loan & Trust Co.....	300.00	200.00	
Peterborough R. R.....	700.00	700.00	
N. H. Real estate Co.....	525.00	525.00	
<i>BONDS.</i>			
Equitable Mortgage Co.....	\$1,300.00	\$1,170.00	
Kansas City Investment Co.....	900.00	720.00	
Johnson Loan & Trust Co.....	295.00	200.00	
City of Concord Water.....	3,080.00	3,060.00	
United States Government.....	1,000.00	1,210.00	
Lancaster Water.....	2,000.00	2,045.00	
South Antrim Village.....	1,000.00	1,010.00	
County of Bernalillo.....	500.00	500.00	
Concord Street Railway.....	515.00	515.00	
Total values .....	\$14,395.00	\$13,655.00	
Market value of stocks and bonds.....			13,655.00

## COLLATERAL SECURITIES FOR CASH LOANS.

	<i>Market Value.</i>	<i>Amount Loaned.</i>
Crippen, Lawrence Company, note.....	\$1,500.00	\$1,500.00
Idaho Canal Co.....	2,000.00	} 2,000.00
Real Estate mortgage.....	2,500.00	
Total market value and amount loaned...	<u>\$6,000.00</u>	<u>\$2,500.00</u>
Loans on collateral securities.....		\$3,500.00
Cash in the company's office.....		146.21
Cash deposited in bank.....		1,592.95
Interest due and accrued.....		102.24
Gross premiums in course of collection.....		41.35
Rents due and accrued.....		10.00
Gross Assets.....		<u>\$36,904.27</u>

## LIABILITIES.

Unearned premiums at fifty per cent of gross premiums....	\$5,130.58
Due and accrued for salaries, rent, and incidental expenses..	235.36
Commissions and brokerage.....	8.95
Gross liabilities, except capital and surplus.....	<u>\$5,374.89</u>
Paid-up capital.....	\$15,000.00
Surplus beyond all liabilities.....	16,529.38
Surplus as regards policy-holders.....	<u>31,529.38</u>
Total liabilities, including capital and surplus.....	<u>\$36,904.27</u>

## INCOME.

Cash received for gross premiums.....	\$2,812.24
Deduct reinsurance, rebate, and return premiums.....	<u>102.10</u>
Net cash received for premiums—all fire.....	\$2,710.14
Interest and dividends from all sources.....	1,154.30
Income from all other sources.....	100.00
Gross cash income.....	<u>\$3,964.44</u>

## EXPENDITURES.

Net amount paid for losses—all fire.....	\$259.90
Dividends paid stockholders.....	1,350.00

Dividends paid policy-holders.....	\$533.42
Commissions and brokerage.....	540.44
Salaries and fees of officers and employees.....	179.65
State and local taxes.....	155.00
All other payments and expenditures.....	378.70
Gross cash expenditures.....	<u>\$3,397.11</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$1,004,375.00	\$10,156.54
Written or renewed during the year.....	<u>274,100.00</u>	<u>2,809.34</u>
Total .....	\$1,278,475.00	\$12,965.88
Deduct risks expired or terminated.....	<u>262,250.00</u>	<u>2,704.71</u>
Net amount in force Dec. 31, 1896.....	<u>\$1,016,225.00</u>	<u>\$10,261.17</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$56,859.96
Losses paid from organization to date.....	25,536.17
Fire losses incurred during the year.....	259.90
Cash dividends declared since commencing business.....	2,030.15
Company's stock owned by the directors, at par value.....	10,800.00
Dividends declared during the year (9 per cent).....	1,350.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$274,100.00
Premiums received.....	2,809.34
Losses paid.....	259.90
Losses incurred.....	259.90



# **FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.**

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**DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIRE  
AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES,  
AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW  
HAMPSHIRE, SHOWING THEIR CONDITION ON  
THE 31ST DAY OF DECEMBER, 1896.**



# ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819. Commenced business August 17, 1819.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

CASH CAPITAL, \$4,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$225,000.00
Loans on mortgages of real estate (first liens).....	36,500.00
Interest due and accrued thereon.....	313.46
Value of lands mortgaged.....	\$42,500.00
Value of buildings thereon.....	40,000.00
Insurance held as collateral.....	26,500.00
Market value of stocks and bonds.....	9,817,584.50
Loans on collateral securities.....	5,600.00
Cash in the company's office.....	1,494.19
Cash deposited in bank.....	788,381.43
Interest due and accrued.....	512.50
Gross premiums in course of collection.....	555,798.13
Gross assets.....	<u>\$11,431,184.21</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$341,005.94
Unearned premiums at fifty per cent of gross premiums..	2,962,166.59
Reclaimable on perpetual fire policies.....	52,118.64
Due and accrued for salaries, rent, and incidental expenses	1,000.00
Commissions and brokerage.....	100,834.26
Return premiums.....	60,500.55
Gross liabilities, except capital and surplus.....	<u>\$3,517,625.98</u>
Paid-up capital.....	\$4,000,000.00
Surplus beyond all liabilities.....	3,913,558.23
Surplus as regards policy-holders.....	<u>7,913,558.23</u>
Total liabilities, including capital and surplus.....	<u><u>\$11,431,184.21</u></u>

## INCOME.

	<i>Fire.</i>	<i>Inland.</i>	
Cash received for gross premiums.....	\$4,392,545.14	\$224,247.81	
Deduct reinsurance, rebate, and return premiums .....	772,239.78	61,222.86	
Net cash received for premiums.....	<u>\$3,620,305.36</u>	<u>\$163,024.95</u>	
			\$3,783,330.31
Received for interest on mortgages.....			1,985.00
Interest and dividends from all other sources.....			480,428.03
Income from all other sources.....			6,437.47
Deposit premiums received for perpetual fire risks, \$1,712.38.			
Gross cash income.....			<u>\$4,272,180.81</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	<u>\$1,779,369.60</u>	<u>\$106,456.10</u>	\$1,885,825.70
Dividends paid stockholders.....			720,000.00
Commissions and brokerage.....			630,840.55
Salaries and fees of officers and employees.....			260,102.97
State and local taxes.....			80,902.13
All other payments and expenditures.....			276,179.21
Deposit premiums returned on perpetual fire risks, \$987.55.			
Gross cash expenditures.....			<u>\$3,853,850.56</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$519,123,799.00	\$6,312,162.48
Written or renewed during the year.....	365,989,289.00	4,417,502.30
Total .....	<u>\$885,113,088.00</u>	<u>\$10,729,664.78</u>
Deduct risks expired or terminated.....	<u>362,201,107.00</u>	<u>4,463,999.87</u>
In force at the end of the year.....	\$522,911,981.00	\$6,265,664.91
Deduct amount reinsured.....	37,586,261.00	446,653.93
Net amount in force Dec. 31, 1896.....	<u>\$485,325,720.00</u>	<u>\$5,819,010.98</u>
Perpetual risks in force.....	\$2,330,828.00	\$54,861.72

	<i>Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$2,487,355.00	\$83,545.08
Written or renewed during the year.....	84,654,100.00	220,443.82
Total .....	\$87,141,455.00	\$303,988.90
Deduct risks expired or terminated.....	83,207,899.00	178,477.69
In force at the end of the year.....	\$3,933,556.00	\$125,511.21
Deduct amount reinsured.....	473,448.00	20,209.01
Net amount in force Dec. 31, 1896....	<u>\$3,460,108.00</u>	<u>\$105,302.20</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$140,783,792.29
Losses paid from organization to date.....	79,198,979.38
Fire and inland losses incurred during the year.....	1,828,256.45
Cash dividends declared since commencing business...	22,913,365.00
Company's stock owned by the directors, at par value...	343,100.00
Dividends declared during the year (18 per cent).....	720,000.00
Amount loaned to stockholders not officers.....	23,600.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$123,690.00	\$101,012.63
Georgia .....	28,750.00	59,059.14
Oregon .....	51,375.00	12,589.36
Virginia .....	49,902.50	22,809.41

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$4,400,081.00
Premiums received .....	65,261.87
Losses paid .....	21,272.53
Losses incurred .....	23,282.61

# AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

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Incorporated 1853. Commenced business 1853.

JEAN R. STEBBINS, *President.*

H. M. STEVENS, *Secretary.*

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CASH CAPITAL, \$500,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$245,260.00
Loans on mortgages of real estate (first liens).....	1,067,096.97
Interest due and accrued thereon.....	26,233.49
Value of mortgaged premises.....	\$2,287,410.00
Market value of stocks and bonds.....	402,527.37
Loans on collateral securities.....	205,947.97
Cash in the company's office.....	15,427.39
Cash deposited in bank.....	146,751.85
Interest due and accrued.....	11,685.39
Gross premiums in course of collection.....	205,144.25
Due for reinsurance on losses paid.....	6,170.49
Gross assets .....	<u>\$2,332,245.17</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$85,196.52
Unearned premiums at fifty per cent of gross premiums..	1,358,841.00
Commissions and brokerage.....	45,099.66
Reinsurance .....	9,712.36
Gross liabilities, except capital and surplus.....	<u>\$1,498,849.54</u>
Paid-up capital.....	\$500,000.00
Surplus beyond all liabilities.....	333,395.63
Surplus as regards policy-holders.....	<u>833,395.63</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,332,245.17</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,564,566.25
Deduct reinsurance, rebate, and return premiums.....	504,666.25
Net cash received for premiums—all fire.....	\$1,059,902.00
Received for interest on mortgages.....	63,665.17
Interest and dividends from all other sources.....	24,970.90
Income from all other sources.....	2,012.81
Gross cash income.....	\$1,150,550.88

## EXPENDITURES.

Gross amount paid for losses.....	\$590,447.56
Deduct salvage and reinsurance.....	51,246.66
Net amount paid for losses—all fire.....	\$539,200.90
Dividends paid stockholders.....	50,075.00
Commissions and brokerage.....	206,550.26
Salaries and fees of officers and employees.....	116,244.89
State and local taxes.....	33,978.36
All other payments and expenditures.....	108,525.63
Gross cash expenditures.....	\$1,054,575.04

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$288,959,447.00	\$2,768,087.87
Written or renewed during the year.....	195,924,900.00	1,601,106.00
Total .....	\$484,884,347.00	\$4,369,193.87
Deduct risks expired or terminated.....	172,401,991.00	1,510,328.87
In force at the end of the year.....	\$312,482,356.00	\$2,858,865.00
Deduct amount reinsured.....	18,001,200.00	141,181.00
Net amount in force Dec. 31, 1896...	\$294,481,156.00	\$2,717,684.00

## MISCELLANEOUS.

Premiums received from organization to date.....	\$20,540,203.00
Losses paid from organization to date.....	10,128,060.00
Fire losses incurred during the year.....	505,714.00
Cash dividends declared since commencing business.....	1,130,000.00
Company's stock owned by the directors, at par value....	144,600.00
Dividends declared during the year (10 per cent).....	50,000.00

Amount loaned to officers and directors.....	\$7,496.00
Amount loaned to stockholders not officers.....	14,100.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$149,148.00	\$40,676.00
Virginia .....	27,000.00	19,402.00

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$243,100.00
Premiums received .....	3,046.38
Losses paid .....	1,011.72
Losses incurred .....	1,011.72

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## AMERICAN INSURANCE COMPANY.

BOSTON, Mass.

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Incorporated June 12, 1818. Commenced business June 12, 1818.

FRANCIS PEABODY, *President.*

HENRY S. BEAN, *Secretary.*

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CASH CAPITAL, \$300,000.00.

#### ASSETS.

Market value of stocks and bonds.....	\$508,165.00
Loans on collateral securities.....	15,000.00
Cash in the company's office.....	1,921.97
Cash deposited in bank.....	25,678.15
Interest due and accrued.....	2,379.10
Gross premiums in course of collection.....	26,216.73
Premiums more than three months due, \$613.40.	
Gross assets .....	\$579,360.95

## LIABILITIES.

Net amount of unpaid losses.....	\$26,912.45
Unearned premiums at fifty per cent of gross premiums....	141,384.55
Due and accrued for salaries, rent, and incidental expenses.	1,348.42
Commissions and brokerage.....	4,656.63
Return premiums.....	1,935.24
Reinsurance .....	3,169.74
Taxes .....	69.83
Gross liabilities, except capital and surplus.....	<u>\$179,476.86</u>
Paid-up capital.....	\$300,000.00
Surplus beyond all liabilities.....	<u>99,884.09</u>
Surplus as regards policy-holders.....	<u>399,884.09</u>
Total liabilities, including capital and surplus.....	<u><u>\$579,360.95</u></u>

## INCOME.

Cash received for gross premiums.....	\$265,842.05
Deduct reinsurance, rebate, and return premiums.....	<u>56,162.71</u>
Net cash received for premiums—all fire.....	\$209,679.34
Interest and dividends from all sources.....	22,852.08
Income from all other sources.....	<u>112.66</u>
Gross cash income.....	<u>\$232,644.08</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$136,908.70
Deduct salvage and reinsurance.....	<u>12,065.46</u>
Net amount paid for losses—all fire.....	\$124,843.24
Dividends paid stockholders.....	18,045.00
Commissions and brokerage.....	43,749.32
Salaries and fees of officers and employees.....	19,384.55
State and local taxes.....	6,825.48
All other payments and expenditures.....	<u>15,248.30</u>
Gross cash expenditures.....	<u><u>\$228,095.89</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$32,107,531.00	\$368,156.56
Written or renewed during the year.....	24,557,670.00	269,812.90
Total .....	\$56,665,201.00	\$637,969.46
Deduct risks expired or terminated.....	26,840,339.00	299,769.01
In force at the end of the year.....	\$29,824,862.00	\$338,200.45
Deduct amount reinsured.....	4,844,463.00	55,431.36
Net amount in force Dec. 31, 1896.....	<u>\$24,980,399.00</u>	<u>\$232,769.09</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$11,722,309.00
Losses paid from organization to date.....	8,144,107.00
Fire losses incurred during the year.....	128,560.77
Cash dividends declared since commencing business....	2,797,500.00
Company's stock owned by the directors, at par value ...	47,100.00
Dividends declared during the year (6 per cent).....	18,000.00
Amount loaned to officers and directors.....	15,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$193,273.00
Premiums received .....	2,502.53
Losses paid .....	628.24
Losses incurred.....	832.39

## AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20, 1846. Commenced business April 1, 1846.

F. H. HARRIS, *President.*J. H. WORDEN, *Secretary.*

CASH CAPITAL, \$600,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon..... \$225,711.40



Loans on mortgages of real estate (first liens).....	\$1,549,145.75
Interest due and accrued thereon.....	24,625.90
Value of mortgaged premises.....	\$3,925,700.00
Insurance held as collateral.....	1,884,725.00
Market value of stocks and bonds.....	840,062.50
Cash in the company's office.....	5,427.90
Cash deposited in bank.....	40,684.75
Interest due and accrued.....	9,710.70
Gross premiums in course of collection.....	51,713.36
Rents due and accrued.....	2,069.91
Premiums more than three months due, \$324.56.	
American Insurance Co.'s stock owned by Co., \$70,000.00.	
Gross assets .....	<u>\$2,749,152.17</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$28,889.99
Unearned premiums at fifty per cent of gross premiums..	490,156.00
Commissions and brokerage.....	8,801.11
Dividends to stockholders unpaid.....	4,553.40
Dividends to policy-holders unpaid.....	1,753.00
Gross liabilities, except capital and surplus.....	<u>\$534,153.50</u>
Paid-up capital.....	\$600,000.00
Surplus beyond all liabilities.....	<u>1,614,998.67</u>
Surplus as regards policy-holders.....	2,214,998.67
Total liabilities, including capital and surplus.....	<u><u>\$2,749,152.17</u></u>

## INCOME.

Cash received for gross premiums.....	\$650,794.88
Deduct reinsurance, rebate, and return premiums.....	<u>125,676.72</u>
Net cash received for premiums—all fire.....	\$525,118.16
Received for interest on mortgages.....	77,296.01
Interest and dividends from all other sources.....	41,353.91
Income from all other sources.....	<u>371.84</u>
Gross cash income.....	<u>\$644,139.92</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$227,897.62
Deduct salvage and reinsurance.....	<u>12,529.06</u>
Net amount paid for losses—all fire.....	\$215,368.56

1896.]

## INSURANCE COMPANIES.

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Dividends paid stockholders.....	\$60,596.75
Dividends paid policy-holders.....	1,604.00
Commissions and brokerage.....	99,045.79
Salaries and fees of officers and employees.....	50,834.48
State and local taxes.....	22,416.10
All other payments and expenditures.....	34,315.28
Gross cash expenditures.....	<u>\$484,180.96</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$106,957,196.00	\$998,765.73
Written or renewed during the year.....	69,375,965.00	658,504.73
Total .....	<u>\$176,333,161.00</u>	<u>\$1,657,270.46</u>
Deduct risks expired or terminated.....	68,257,454.00	633,494.93
In force at the end of the year.....	\$108,075,707.00	\$1,023,775.53
Deduct amount reinsured.....	4,728,198.00	43,463.53
Net amount in force Dec. 31, 1896.....	<u>\$103,347,509.00</u>	<u>\$980,312.00</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$9,853,477.66
Losses paid from organization to date.....	4,035,627.52
Fire losses incurred during the year.....	192,854.20
Cash dividends declared since commencing business.....	2,103,860.26
Company's stock owned by the directors, at par value.....	31,970.00
Dividends declared during the year (10 per cent).....	60,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$280,775.00
Premiums received.....	3,054.28
Losses paid.....	219.89
Losses incurred .....	154.64

## BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 23, 1873. Commenced business June 20, 1874.

RANSOM B. FULLER, *President*.THOMAS H. LORD, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$26,200.00
Loans on mortgages of real estate (first liens).....	998,950.00
Interest due and accrued thereon.....	6,311.40
Value of mortgaged premises.....	\$2,248,100.00
Market value of stocks and bonds.....	1,093,440.13
Loans on collateral securities.....	30,550.00
Cash deposited in bank.....	216,187.96
Interest due and accrued.....	4,371.86
Gross premiums in course of collection.....	154,479.97
Bills receivable, not matured, taken for premiums.....	180,028.17
Gross assets.....	<u>\$2,710,519.49</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$187,015.00
Unearned premiums at 50 per cent on fire risks.....	\$54,114.97
Unearned premiums at 100 per cent on marine risks..	<u>293,684.67</u>
Total unearned premiums.....	347,799.64
Commissions and brokerage.....	17,578.05
Gross liabilities, except capital and surplus.....	<u>\$552,392.69</u>
Paid-up capital.....	\$1,000,000.00
Surplus beyond all liabilities.....	<u>1,158,126.80</u>
Surplus as regards policy-holders.....	<u>2,158,126.80</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,710,519.49</u></u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	\$110,120.15	\$943,189.10	
Deduct reinsurance, rebate and return premiums .....	8,188.96	110,562.88	
Net cash received for premiums.....	<u>\$101,931.19</u>	<u>\$832,626.22</u>	
			\$934,557.41
Received for interest on mortgages.....			41,243.69
Interest and dividends from all other sources.....			58,016.49
Gross cash income.....			<u>\$1,033,817.59</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$12,689.86	\$339,904.19	
Deduct salvage and reinsurance.....	1,845.61	115,185.37	
Net amount paid for losses.....	<u>\$11,844.25</u>	<u>\$224,718.82</u>	
			\$736,527.07
Dividends paid stockholders.....			100,000.00
Commissions and brokerage.....			61,262.07
Salaries and fees of officers and employees.....			59,822.16
State and local taxes.....			7,911.02
All other payments and expenditures.....			104,083.16
Gross cash expenditures.....			<u>\$1,069,605.48</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....		
Written or renewed during the year.....	\$12,935,465.00	\$136,760.34
Total .....	\$12,935,465.00	\$136,760.34
Deduct risks expired or terminated.....	2,422,925.00	21,194.70
In force at the end of the year.....	\$10,512,540.00	\$115,565.64
Deduct amount reinsured.....	728,590.00	7,335.70
Net amount in force Dec. 31, 1896....	<u>\$9,783,950.00</u>	<u>\$108,229.94</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums</i>
In force Dec. 31, 1895.....	\$9,420,120.00	\$363,690.36
Written or renewed during the year.....	58,899,178.00	887,366.69
Total .....	\$68,319,298.00	\$1,251,057.05
Deduct risks expired or terminated.....	61,156,471.00	940,401.82
In force at the end of the year.....	\$7,162,827.00	\$310,655.23
Deduct amount reinsured.....	311,473.00	16,970.56
Net amount in force Dec. 31, 1896.....	<u>\$6,851,354.00</u>	<u>\$293,684.67</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$25,348,101.85
Losses paid from organization to date.....	17,867,194.93
Fire, marine, and inland losses incurred during the year..	816,224.05
Cash dividends declared since commencing business.....	1,830,000.00
Company's stock owned by the directors, at par value....	106,100.00
Dividends declared during the year (10 per cent).....	100,000.00
Amount loaned to officers and directors.....	20,000.00
Amount loaned to stockholders not officers.....	115,600.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$86,175.00
Premiums received .....	1,135.64
Losses paid .....	63.22
Losses incurred .....	63.22

## CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850. Commenced business July, 1850.

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon..... \$154,775.00

Loans on mortgages of real estate (first liens).....	\$916,359.00
Value of lands mortgaged.....	\$1,297,985.00
Value of buildings thereon.....	1,196,520.00
Insurance held as collateral.....	891,150.00
Market value of stocks and bonds.....	1,824,018.50
Loans on collateral securities.....	14,000.00
Cash in the company's office.....	728.77
Cash deposited in bank.....	170,658.56
Gross premiums in course of collection.....	218,457.55
Bills receivable, not matured, taken for premiums.....	1,020.50
Gross assets.....	<u>\$3,300,017.88</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$142,271.21
Unearned premiums at fifty per cent of gross premiums..	1,380,063.75
Commissions and brokerage.....	59,400.00
Gross liabilities, except capital and surplus.....	<u>\$1,581,734.96</u>
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	718,282.92
Surplus as regards policy-holders.....	<u>1,718,282.92</u>
Total liabilities, including capital and surplus.....	<u><u>\$3,300,017.88</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,991,741.29
Deduct reinsurance, rebate, and return premiums.....	<u>266,889.36</u>
Net cash received for premiums—all fire.....	\$1,724,851.93
Received for interest on mortgages.....	45,859.05
Interest and dividends from all other sources.....	84,873.81
Gross cash income.....	<u>\$1,855,584.79</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$1,054,548.12
Deduct salvage and reinsurance.....	<u>47,198.41</u>
Net amount paid for losses—all fire.....	\$1,007,349.71
Dividends paid stockholders.....	100,000.00
Commissions and brokerage.....	311,237.74
Salaries and fees of officers and employees.....	137,411.48

State and local taxes.....	\$39,751.42
All other payments and expenditures.....	125,680.82
Gross cash expenditures.....	<u>\$1,721,431.17</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$205,081,193.00	\$2,630,643.45
Written or renewed during the year.....	158,550,267.00	1,991,741.29
Total .....	<u>\$363,631,460.00</u>	<u>\$4,622,384.74</u>
Deduct risks expired or terminated.....	136,350,671.00	1,769,726.36
In force at the end of the year.....	\$227,280,789.00	\$2,852,658.38
Deduct amount reinsured.....	7,171,665.00	92,530.89
Net amount in force Dec. 31, 1896....	<u>\$220,109,124.00</u>	<u>\$2,760,127.49</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$21,892,187.84
Losses paid from organization to date.....	12,486,812.69
Fire losses incurred during the year.....	898,078.92
Cash dividends declared since commencing business.....	2,105,000.00
Company's stock owned by the directors, at par value.....	44,800.00
Dividends declared during the year (10 per cent).....	100,000.00
Amount loaned to officers and directors.....	33,000.00
Amount loaned to stockholders not officers.....	4,500.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$104,000.00	\$36,682.00
Oregon .....	52,030.00	21,608.00
Georgia .....	28,750.00	13,478.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$679,100.00
Premiums received .....	9,490.04
Losses paid .....	11,062.09
Losses incurred .....	12,062.09

## CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated November, 1852. Commenced business January, 1853.

F. C. MOORE, *President*.EDWARD LANNING, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,236,250.00
Loans on mortgages of real estate (first liens).....	106,060.00
Interest due and accrued thereon.....	2,381.47
Value of lands mortgaged.....	\$126,650.00
Value of buildings thereon.....	159,450.00
Insurance held as collateral.....	128,935.00
Market value of stocks and bonds.....	5,560,440.00
Cash in the company's office.....	37,580.58
Cash deposited in bank.....	256,985.28
Interest due and accrued.....	77,014.39
Gross premiums in course of collection.....	377,136.66
Rents due and accrued.....	924.16
Bills receivable, not matured, taken for premiums.....	121,574.59
Gross assets .....	\$7,776,347.13

## LIABILITIES.

Net amount of unpaid losses.....	\$270,634.80
Unearned premiums at fifty per cent of gross premiums..	3,515,282.99
Unpaid scrip ordered to be redeemed.....	28,823.00
Interest due and unpaid.....	6,093.36
Dividends to stockholders unpaid.....	600.00
Due and accrued for salaries, rent, and incidental expenses	15,000.00



Commissions and brokerage.....	\$117,677.62
Reserve for contingencies.....	250,000.00
Gross liabilities, except capital and surplus.....	\$4,204,111.77
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	2,572,235.36
Surplus as regards policy-holders.....	3,572,235.36
Total liabilities, including capital and surplus.....	\$7,776,347.13

## INCOME.

Cash received for gross premiums.....	\$3,860,464.53
Deduct reinsurance, rebate, and return premiums.....	414,636.13
Net cash received for premiums—all fire.....	\$3,445,828.40
Received for interest on mortgages.....	5,372.77
Interest and dividends from all other sources.....	262,869.06
Income from all other sources.....	46,533.67
Gross cash income.....	\$3,760,603.90

## EXPENDITURES.

Gross amount paid for losses.....	\$1,702,585.33
Deduct salvage and reinsurance.....	19,222.62
Net amount paid for losses—all fire.....	\$1,683,362.71
Dividends paid stockholders.....	176,438.50
Commissions and brokerage.....	691,874.78
Salaries and fees of officers and employees.....	297,309.68
State and local taxes.....	74,829.62
Interest paid scrip-holders.....	387.66
All other payments and expenditures.....	202,348.63
Gross cash expenditures.....	\$3,126,551.58

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums..</i>
In force Dec. 31, 1895.....	\$667,198,300.00	\$6,880,369.96
Written or renewed during the year.....	392,138,697.00	3,839,539.38
Total .....	\$1,059,336,997.00	\$10,719,909.34
Deduct risks expired or terminated.....	361,027,834.00	3,653,195.48
In force at the end of the year.....	\$698,309,163.00	\$7,066,713.86
Deduct amount reinsured.....	3,949,194.00	36,147.86
Net amount in force Dec. 31, 1896....	\$694,359,969.00	\$7,030,566.00

## MISCELLANEOUS.

Premiums received from organization to date.....	\$65,279,426.25
Losses paid from organization to date.....	36,220,144.85
Fire losses incurred during the year.....	1,587,283.87
Cash dividends declared since commencing business.....	6,669,356.56
Company's stock owned by the directors, at par value.....	148,400.00
Dividends declared during the year (17 7-10 per cent).....	177,000.00
Amount loaned to officers and directors.....	1,000.00
Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$26,250.00	\$40,106.84
Virginia .....	50,000.00	36,875.16
Oregon .....	55,000.00	13,684.44

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$1,432,108.00
Premiums received .....	20,082.17
Losses paid .....	10,472.83
Losses incurred .....	12,302.98

## DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 10, 1835. Commenced business August 6, 1835.

TATNALL PAULDING, *President.*HENRY LYLURN, *Secretary.*

CASH CAPITAL, \$702,875.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$160,000.00
Loans on mortgages of real estate (first liens).....	100,200.00
Interest due and accrued thereon.....	1,297.77
Value of lands mortgaged.....	\$177,000.00
Value of buildings thereon.....	86,000.00
Insurance held as collateral.....	77,500.00

Market value of stocks and bonds.....	\$988,578.00
Loans on collateral securities.....	96,200.00
Cash in the company's office.....	230.90
Cash deposited in bank.....	72,240.74
Interest due and accrued.....	149.65
Gross premiums in course of collection.....	163,577.54
Rents due and accrued.....	645.84
Bills receivable, not matured, taken for premiums.....	1,569.27
All other assets.....	1,199.59
Gross assets .....	<u>\$1,585,889.30</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$56,660.00
Unearned premiums at fifty per cent of gross premiums..	537,735.77
Reclaimable on perpetual fire policies.....	88,632.02
Commissions and brokerage.....	12,614.55
Dividends to stockholders unpaid.....	97.00
Reinsurance .....	4,559.20
Gross liabilities, except capital and surplus.....	<u>\$700,298.54</u>
Paid-up capital .....	\$702,875.00
Surplus beyond all liabilities.....	<u>182,715.76</u>
Surplus as regards policy-holders.....	885,590.76
Total liabilities, including capital and surplus.....	<u>\$1,585,889.30</u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$971,214.48	\$83,999.18
Deduct reinsurance, rebate, and return premiums .....	213,987.02	82,180.71
Net cash received for premiums.....	<u>\$757,227.46</u>	<u>\$1,818.47</u>
		\$759,045.93
Received for interest on mortgages.....		6,344.11
Interest and dividends from all other sources.....		46,966.23
Income from all other sources.....		8,617.52
Deposit premiums received for perpetual fire risks	\$12,754.13	
Gross cash income.....		<u>\$820,973.79</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$396,855.88	\$101,630.29
Deduct salvage and reinsurance.....	30,706.67	99,106.15
Net amount paid for losses.....	<u>\$368,149.19</u>	<u>\$2,524.14</u>
		\$370,673.33
Dividends paid stockholders.....		42,172.50
Commissions and brokerage.....		166,313.41
Salaries and fees of officers and employees.....		70,688.04
State and local taxes.....		28,535.80
All other payments and expenditures.....		64,334.30
Deposit premiums returned on perpetual fire risks, \$2,678.96.		
Gross cash expenditures.....		<u>\$742,717.38</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$84,589,541.00	\$1,039,765.94
Written or renewed during the year.....	83,635,090.00	966,710.79
Total .....	<u>\$168,224,631.00</u>	<u>\$2,006,476.73</u>
Deduct risks expired or terminated.....	67,010,655.00	818,380.29
In force at the end of the year.....	<u>\$101,213,976.00</u>	<u>\$1,188,096.44</u>
Deduct amount reinsured.....	8,742,269.00	112,624.89
Net amount in force Dec. 31, 1896.....	<u>\$92,471,707.00</u>	<u>\$1,075,471.55</u>
Perpetual risks in force.....	\$3,647,050.38	\$96,730.74
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
Written or renewed during the year.....	\$15,725,000.00	\$81,966.98
Deduct risks expired or terminated.....	15,725,000.00	81,966.98
In force at the end of the year.....	<u>.....</u>	<u>.....</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$31,235,653.00
Losses paid from organization to date.....	18,617,482.00
Fire losses incurred during the year.....	359,761.00
Cash dividends declared since commencing business.....	2,571,246.00

Company's stock owned by the directors, at par value.....	\$55,975.00
Dividends declared during the year (6 per cent).....	42,172.50
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$37,000.00	\$12,404.00
Georgia .....	25,250.00	18,709.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$287,799.00
Premiums received .....	4,257.29
Losses paid .....	22.36
Losses incurred .....	54.36

## FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President.*BENJAMIN T. HERKNES, *Secretary.*

CASH CAPITAL, \$500,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$208,800.00
Loans on mortgages of real estate (first liens).....	2,133,221.51
Interest due and accrued thereon.....	56,108.15
Value of lands mortgaged.....	\$2,897,519.00
Value of buildings thereon.....	2,436,940.00
Insurance held as collateral.....	1,957,615.00
Market value of stocks and bonds.....	2,333,208.00
Loans on collateral securities.....	299,850.00
Cash in the company's office.....	6,411.97

Cash deposited in bank.....	\$154,464.94
Interest due and accrued.....	12,547.29
Gross premiums in course of collection.....	708,206.55
Due for reinsurance on losses paid.....	10,305.83
<b>Gross assets .....</b>	<b>\$5,923,124.24</b>

**LIABILITIES.**

Net amount of unpaid losses.....	\$229,319.37
Unearned premiums at fifty per cent of gross premiums..	3,855,264.02
Commissions and brokerage.....	115,551.97
Return premiums .....	67,416.50
Reinsurance .....	105,442.79
<b>Gross liabilities, except capital and surplus.....</b>	<b>\$4,372,994.65</b>
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	1,050,129.59
<b>Surplus as regards policy-holders.....</b>	<b>1,550,129.59</b>
<b>Total liabilities, including capital and surplus.....</b>	<b>\$5,923,124.24</b>

**INCOME.**

Cash received for gross premiums.....	\$3,156,325.20
Deduct reinsurance, rebate, and return premiums.....	563,180.94
<b>Net cash received for premiums—all fire.....</b>	<b>\$2,593,144.26</b>
Received for interest on mortgages.....	106,285.40
Interest and dividends from all other sources.....	142,532.41
Income from all other sources.....	5,136.70
<b>Deposit premiums received for perpetual fire risks, \$58,445.40</b>	
<b>Gross cash income.....</b>	<b>\$2,847,098.77</b>

**EXPENDITURES.**

Gross amount paid for losses.....	\$1,554,070.11
Deduct salvage and reinsurance.....	69,822.21
<b>Net amount paid for losses—all fire.....</b>	<b>\$1,484,248.50</b>
Dividends paid stockholders.....	200,000.00
Commissions and brokerage.....	585,560.02
Salaries and fees of officers and employees.....	337,484.07
State and local taxes.....	67,670.11
All other payments and expenditures.....	4,201.63
<b>Deposit premiums returned on perpetual fire risks, \$48,514.46</b>	
<b>Gross cash expenditures.....</b>	<b>\$2,679,164.33</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$354,443,097.00	\$3,756,154.16
Written or renewed during the year.....	269,894,896.00	3,283,208.18
<b>Total .....</b>	<b>\$624,337,993.00</b>	<b>\$7,039,362.34</b>
Deduct risks expired or terminated.....	252,434,261.00	3,024,677.73
<b>In force at the end of the year.....</b>	<b>\$371,903,732.00</b>	<b>\$4,014,684.61</b>
Deduct amount reinsured.....	18,192,196.00	203,583.33
<b>Net amount in force Dec. 31, 1896....</b>	<b>\$353,711,536.00</b>	<b>\$3,811,101.28</b>
Perpetual risks in force.....	\$87,695,220.00	\$2,097,852.03

## MISCELLANEOUS.

Premiums received from organization to date.....	\$41,348,017.00
Losses paid from organization to date.....	23,520,105.00
Fire, marine, and inland losses incurred during the year..	1,404,485.00
Cash dividends declared since commencing business.....	5,179,762.00
Company's stock owned by the directors, at par value....	44,050.00
Dividends declared during the year (40 per cent).....	200,000.00
Amount loaned to stockholders not officers.....	1,500.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$28,750.00	\$15,511.52
Georgia .....	26,500.00	13,927.42
Oregon .....	55,280.00	15,113.78

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,120,174.00
Premiums received .....	21,975.83
Losses paid .....	4,185.87
Losses incurred .....	5,131.02

## FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863. Commenced business June 8, 1863.

DAVID J. STAPLES, *President*.BERNARD FAYMONVILLE, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$411,700.00
Loans on mortgages of real estate (first liens).....	488,173.59
Interest due and accrued thereon.....	11,795.39
Value of lands mortgaged.....	\$1,081,500.00
Value of buildings thereon.....	288,300.00
Insurance held as collateral.....	185,250.00
Market value of stocks and bonds.....	1,714,470.00
Loans on collateral securities.....	210,762.55
Cash in the company's office.....	5,257.19
Cash deposited in bank.....	256,104.06
Interest due and accrued.....	5,850.53
Gross premiums in course of collection.....	359,750.84
Bills receivable, not matured, taken for premiums.....	42,090.14
Due for reinsurance on losses paid.....	6,949.03
All other assets .....	14,750.46
Gross assets .....	\$3,527,653.80

## LIABILITIES.

Net amount of unpaid losses.....	\$96,149.24
Unearned premiums at 50 per cent on fire risks.....	\$1,120,883.66
Unearned premiums at 100 per cent on marine risks.....	118,390.49
Total unearned premiums.....	1,240,274.15
Commissions and brokerage.....	27,960.45
Marine bills payable.....	2,808.89
Contingent reserve .....	75,000.00
Agents' credit balances.....	5,020.58
Gross liabilities, except capital and surplus.....	\$1,447,213.31



Paid-up capital .....	\$1,000,000.00	
Surplus beyond all liabilities.....	1,080,440.49	
Surplus as regards policy-holders.....		\$2,080,440.49
Total liabilities, including capital and surplus.....		\$3,527,653.80

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	\$1,914,833.38	\$422,246.35	
Deduct reinsurance, rebate, and return premiums .....	516,752.37	192,563.46	
Net cash received for premiums.....	\$1,398,081.01	\$229,682.89	
			\$1,627,763.90
Received for interest on mortgages.....			22,355.07
Interest and dividends from all other sources.....			108,536.61
Income from all other sources.....			19,491.69
Gross cash income.....			\$1,778,647.27

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$386,737.89	\$210,491.10	
Deduct salvage and reinsurance.....	101,463.46	65,762.54	
Net amount paid for losses.....	\$785,274.43	\$144,728.56	
			\$930,002.99
Dividends paid stockholders.....			120,000.00
Commissions and brokerage.....			237,911.07
Salaries and fees of officers and employees.....			189,724.19
State and local taxes.....			36,659.88
All other payments and expenditures.....			161,642.72
Gross cash expenditures.....			\$1,675,940.85

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$210,947,444.00	\$2,514,756.60
Written or renewed during the year.....	157,557,366.00	1,892,589.62
Total .....	\$368,504,810.00	\$4,407,346.22
Deduct risks expired or terminated.....	157,439,611.00	1,898,486.12
In force at the end of the year.....	\$211,065,199.00	\$2,508,860.10
Deduct amount reinsured.....	20,847,546.00	267,090.81
Net amount in force Dec 31, 1896.....	\$190,217,653.00	\$2,241,769.29

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$3,897,555.00	\$155,162.54
Written or renewed during the year.....	44,180,858.00	436,338.94
<b>Total</b> .....	<b>\$48,078,413.00</b>	<b>\$591,501.48</b>
Deduct risks expired or terminated.....	42,109,228.00	417,498.71
<b>In force at the end of the year</b> .....	<b>\$5,969,185.00</b>	<b>\$174,002.77</b>
Deduct amount reinsured.....	1,554,009.00	54,612.28
<b>Net amount in force Dec. 31, 1896</b> ....	<b>\$1,415,176.00</b>	<b>\$119,390.49</b>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$30,108,871.00
Losses paid from organization to date.....	15,300,427.00
Fire, marine, and inland losses incurred during the year..	900,660.81
Cash dividends declared since commencing business.....	2,656,060.00
Company's stock owned by the directors, at par value.....	136,900.00
Dividends declared during the year (12 per cent).....	120,000.00
Amount loaned to officers and directors.....	6,000.00
Amount loaned to stockholders not officers.....	86,500.00
Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits</i>	<i>Liabilities.</i>
Georgia .....	\$29,875.00	\$12,282.12
Oregon .....	50,000.00	21,485.38

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$615,633.04
Premiums received .....	7,753.35
Losses paid .....	1,266.75
Losses incurred .....	1,335.74

## GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1872. Commenced business March 7, 1872.

EMIL OELBERMANN, *President*.WILLIAM N. KREMER, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$15,000.00
Market value of stocks and bonds.....	6,279,393.00
Cash in the company's office.....	4,835.84
Cash deposited in bank.....	310,326.21
Interest due and accrued.....	7,307.67
Gross premiums in course of collection.....	453,060.71
Gross assets .....	<u>\$7,070,423.43</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$276,126.37
Unearned premiums at fifty per cent of gross premiums..	2,592,444.54
Due and accrued for salaries, rent, and incidental expenses	29,912.86
Commissions and brokerage.....	89,823.58
Return premiums .....	2,784.11
Reinsurance .....	89,455.16
Gross liabilities, except capital and surplus.....	<u>\$3,080,546.62</u>
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	2,989,876.81
Surplus as regards policy-holders.....	3,989,876.81
Total liabilities, including capital and surplus.....	<u>\$7,070,423.43</u>

## INCOME.

Cash received for gross premiums.....	\$3,584,623.02
Deduct reinsurance, rebate, and return premiums.....	960,521.87
Net cash received for premiums—all fire.....	<u>\$2,634,101.15</u>

Interest and dividends from all sources.....	\$276,148.92
Income from all other sources.....	1,428.73
	<hr/>
Gross cash income.....	\$2,911,678.82

**EXPENDITURES.**

Gross amount paid for losses.....	\$1,594,700.19
Deduct salvage and reinsurance.....	229,790.99
	<hr/>
Net amount paid for losses—all fire.....	\$1,364,909.20
Dividends paid stockholders.....	200,000.00
Commissions and brokerage.....	471,433.23
Salaries and fees of officers and employees.....	172,529.14
State and local taxes.....	76,223.60
All other payments and expenditures.....	231,123.09
	<hr/>
Gross cash expenditures.....	\$2,516,218.26

**RISKS AND PREMIUMS.**

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$541,825,237.00	\$5,330,590.36
Written or renewed during the year.....	369,949,926.00	3,623,289.24
	<hr/>	<hr/>
Total .....	\$911,775,163.00	\$8,953,879.60
Deduct risks expired or terminated.....	361,697,153.00	3,681,265.39
	<hr/>	<hr/>
In force at the end of the year.....	\$550,078,010.00	\$5,272,614.21
Deduct amount reinsured.....	7,752,111.00	87,725.12
	<hr/>	<hr/>
Net amount in force Dec. 31, 1896....	\$542,325,899.00	\$5,184,889.09

**MISCELLANEOUS.**

Premiums received from organization to date.....	\$46,346,573.02
Losses paid from organization to date.....	24,489,256.08
Fire losses incurred during the year.....	1,272,304.47
Cash dividends declared since commencing business....	3,540,000.00
Company's stock owned by the directors, at par value....	244,400.00
Dividends declared during the year (20 per cent).....	200,000.00
Amounts deposited for the exclusive protection of policy-holders in other states and countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$25,500.00	\$35,925.28
Oregon .....	52,750.00	31,760.31
Virginia .....	45,900.00	22,636.03

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$308,536.00
Premiums received .....	3,506.62
Losses paid .....	15.75
Losses incurred .....	49.75

## GERMAN FIRE INSURANCE COMPANY.

PITTSBURGH, PA.

Incorporated March 27, 1862. Commenced business July, 1862.

A. E. SUCCOP, *President*.F. L. GROSS, *Secretary*.

CASH CAPITAL, \$200,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$49,200.00
Loans on mortgages of real estate (first liens).....	236,260.00
Interest due and accrued thereon.....	4,692.66
Value of lands mortgaged.....	\$324,650.00
Value of buildings thereon.....	280,000.00
Insurance held as collateral.....	225,250.00
Market value of stocks and bonds.....	140,012.50
Loans on collateral securities.....	11,200.00
Cash deposited in bank.....	33,772.47
Interest due and accrued.....	960.44
Gross premiums in course of collection.....	32,959.23
Rents due and accrued.....	120.50
Gross assets .....	\$509,177.85

## LIABILITIES.

Net amount of unpaid losses.....	\$13,742.63
Unearned premiums at fifty per cent of gross premiums..	156,745.84
Commissions and brokerage.....	6,163.30
Contingent reserve .....	5,000.00
Taxes .....	780.00
Gross liabilities, except capital and surplus.....	\$182,431.77

Paid-up capital .....	\$200,000.00	
Surplus beyond all liabilities.....	126,746.08	
	<hr/>	
Surplus as regards policy-holders.....		\$326,746.08
	<hr/>	
Total liabilities, including capital and surplus.....		\$509,177.85

## INCOME.

Cash received for gross premiums.....	\$240,202.74	
Deduct reinsurance, rebate, and return premiums.....	45,587.39	
	<hr/>	
Net cash received for premiums—all fire.....		\$194,615.35
Received for interest on mortgages.....		12,506.67
Interest and dividends from all other sources.....		5,973.30
Income from all other sources.....		3,355.78
	<hr/>	
Gross cash income.....		\$216,451.10

## EXPENDITURES.

Gross amount paid for losses.....	\$94,286.05	
Deduct salvage and reinsurance.....	3,795.02	
	<hr/>	
Net amount paid for losses—all fire.....		\$90,491.03
Dividends paid stockholders.....		20,000.00
Commissions and brokerage.....		48,106.87
State and local taxes.....		6,482.80
All other payments and expenditures.....		25,911.40
	<hr/>	
Gross cash expenditures.....		\$190,992.10

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$27,420,017.00	\$334,796.06
Written or renewed during the year.....	19,981,132.00	247,088.72
	<hr/>	<hr/>
Total .....	\$47,402,149.00	\$581,884.78
Deduct risks expired or terminated.....	21,392,446.00	262,277.92
	<hr/>	<hr/>
In force at the end of the year.....	\$26,009,703.00	\$319,606.86
Deduct amount reinsured.....	475,167.00	6,115.18
	<hr/>	<hr/>
Net amount in force Dec. 31, 1896.....	\$25,534,536.00	\$313,491.68

## MISCELLANEOUS.

Premiums received from organization to date.....	\$4,951,405.17
Losses paid from organization to date.....	2,395,893.73
Fire losses incurred during the year.....	74,649.66
Cash dividends declared since commencing business.....	658,000.00
Company's stock owned by the directors, at par value.....	26,350.00
Dividends declared during the year (10 per cent).....	20,000.00
Amount loaned to officers and directors.....	1,000.00
Amount loaned to stockholders not officers.....	3,500.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$28,900.00
Premiums received .....	323.29

## GERMANIA FIRE INSURANCE COMPANY.

## NEW YORK CITY.

Incorporated March, 1896. Commenced business March, 1899.

HUGO SCHUMANN, *President*.

CHARLES RUYKHAVER, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$616,312.63
Loans on mortgages of real estate (first liens).....	346,000.00
Interest due and accrued thereon.....	7,084.99
Value of lands mortgaged.....	\$240,250.00
Value of buildings thereon.....	419,500.00
Insurance held as collateral.....	349,500.00
Market value of stocks and bonds.....	2,658,905.00
Cash in the company's office.....	3,044.54
Cash deposited in bank.....	83,522.85
Interest due and accrued.....	2,500.00

Gross premiums in course of collection.....	\$199,006.74
Rents due and accrued.....	4,683.97
All other assets.....	23,690.55
Premiums more than three months due, \$1,232.96.	
Gross assets .....	<u>\$3,944,751.27</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$67,883.42
Unearned premiums at fifty per cent of gross premiums..	1,277,728.16
Commissions and brokerage.....	28,493.46
All other liabilities.....	1,075.00
Gross liabilities, except capital and surplus.....	<u>\$1,375,180.04</u>
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	1,569,571.23
Suplus as regards policy-holders.....	<u>2,569,571.23</u>
Total liabilities, including capital and surplus.....	<u><u>\$3,944,751.27</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,579,282.80
Deduct reinsurance, rebate, and return premiums.....	485,151.51
Net cash received for premiums—all fire.....	<u>\$1,094,131.29</u>
Received for interest on mortgages.....	14,787.38
Interest and dividends from all other sources.....	133,304.22
Gross cash income .....	<u>\$1,242,222.89</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$532,314.00
Deduct salvage and reinsurance.....	92,658.83
Net amount paid for losses—all fire.....	<u>\$439,655.17</u>
Dividends paid stockholders.....	100,000.00
Commissions and brokerage.....	178,668.39
Salaries and fees of officers and employees.....	122,570.27
State and local taxes.....	27,538.87
All other payments and expenditures.....	83,924.00
Gross cash expenditures.....	<u><u>\$952,356.70</u></u>



## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$311,587,846.75	\$2,676,307.86
Written or renewed during the year.....	187,856,571.00	1,588,787.83
Total .....	\$499,444,417.75	\$4,265,095.69
Deduct risks expired or terminated.....	181,872,677.75	1,531,519.85
In force at the end of the year.....	\$317,571,740.00	\$2,733,575.84
Deduct amount reinsured.....	18,277,894.00	178,119.53
Net amount in force Dec. 31, 1896.....	<u>\$299,293,846.00</u>	<u>\$2,555,456.31</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$30,676,804.83
Losses paid from organization to date.....	15,365,840.97
Fire losses incurred during the year.....	431,791.95
Cash dividends declared since commencing business.....	2,801,000.00
Company's stock owned by the directors, at par value....	188,950.00
Dividends declared during the year (10 per cent).....	100,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$24,500.00	\$6,055.58
Virginia .....	52,100.00	10,240.92

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$187,884.00
Premiums received .....	1,850.93
Losses paid .....	64.29
Losses incurred .....	75.48

## GLOBE FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1863. Commenced business March, 1863.

E. C. JAMESON, *President.*WILLIAM VALENTINE, *Secretary.*

CASH CAPITAL, \$200,000.00.

## ASSETS.

Loans on mortgages of real estate (first liens).....	\$48,000.00
Interest due and accrued thereon.....	202.07
Value of lands mortgaged.....	\$52,000.00
Value of buildings thereon.....	45,000.00
Insurance held as collateral.....	44,500.00
Market value of stocks and bonds.....	432,735.00
Cash in the company's office.....	156.47
Cash deposited in bank.....	27,721.48
Gross premiums in course of collection.....	165,514.64
Gross assets .....	<u>\$674,329.66</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$82,008.00
Unearned premiums at fifty per cent of gross premiums.....	296,704.08
Commissions and brokerage.....	45,978.07
Return premiums .....	1,048.36
Reinsurance .....	<u>2,075.07</u>
Gross liabilities, except capital and surplus.....	\$427,813.58
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities.....	<u>46,516.08</u>
Surplus as regards policy-holders.....	<u>246,516.08</u>
Total liabilities, including capital and surplus.....	<u><u>\$674,329.66</u></u>

## INCOME.

Cash received for gross premiums.....	\$642,351.72	
Deduct reinsurance, rebate, and return premiums.....	150,044.66	
Net cash received for premiums—all fire.....		\$492,307.06
Received for interest on mortgages.....		1,605.00
Interest and dividends from all other sources.....		15,339.40
Gross cash income.....		\$509,251.46

## EXPENDITURES.

Gross amount paid for losses.....	\$205,109.35	
Deduct salvage and reinsurance.....	15,381.46	
Net amount paid for losses—all fire.....		\$189,727.89
Commissions and brokerage.....		150,305.42
Salaries and fees of officers and employees.....		3,550.00
State and local taxes.....		5,270.43
All other payments and expenditures.....		1,068.68
Gross cash expenditures.....		\$349,922.42

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$24,471,912.00	\$244,040.00
Written or renewed during the year.....	65,542,850.00	747,190.07
Total .....	\$90,014,762.00	\$991,230.07
Deduct risks expired or terminated.....	35,275,450.00	395,893.23
In force at the end of the year.....	\$54,739,312.00	\$595,336.84
Deduct amount reinsured.....	191,250.00	1,928.67
Net amount in force Dec. 31, 1896.....	\$54,548,062.00	\$593,408.17

## MISCELLANEOUS.

Premiums received from organization to date.....	\$3,365,462.00
Losses paid from organization to date.....	1,641,502.00
Fire losses incurred during the year.....	240,470.93
Cash dividends declared since commencing business.....	630,000.00
Company's stock owned by the directors, at par value.....	30,550.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written.....	\$176,789.00
Premiums received .....	3,231.09
Losses paid .....	1,002.64
Losses incurred .....	1,502.64

## GREENWICH INSURANCE COMPANY.

NEW YORK CITY.

Incorporated May 5, 1834. Commenced business January 1, 1835.

MASON A. STONE, *President*.WALTER B. WARD, *Assistant Secretary*.

CASH CAPITAL, \$200,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$200,000.00
Market value of stocks and bonds.....	930,922.50
Loans on collateral securities.....	400.00
Cash in the company's office.....	10,053.82
Cash deposited in bank.....	58,497.97
Gross premiums in course of collection.....	154,930.82
Bills receivable, not matured, taken for premiums.....	24,411.46
Premiums more than three months due, \$9,160.03.	
Gross assets .....	\$1,379,216.57

## LIABILITIES.

Net amount of unpaid losses.....	\$176,454.74
Unearned premiums at fifty per cent of gross premiums..	690,110.81
Reclaimable on perpetual fire policies.....	931.50
Commissions and brokerage.....	24,000.00
Bills payable .....	1,150.15
Return premiums .....	553.00
Taxes .....	2,500.00
Gross liabilities, except capital and surplus.....	\$895,700.20
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities.....	283,516.37
Surplus as regards policy-holders.....	483,516.37
Total liabilities, including capital and surplus.....	\$1,379,216.57

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$1,091,939.43	\$134,958.94
Deduct reinsurance, rebate, and return premiums .....	209,493.79	17,613.07
Net cash received for premiums.....	<u>\$882,445.64</u>	<u>\$117,345.87</u>
		\$999,791.51
Received for interest on mortgages.....		34.46
Interest and dividends from all other sources.....		44,764.77
Income from all other sources.....		17,030.06
Gross cash income.....		<u>\$1,061,620.80</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$537,429.46	\$148,693.30
Deduct salvage and reinsurance.....	43,743.27	33,688.25
Net amount paid for losses.....	<u>\$493,686.19</u>	<u>\$115,004.95</u>
		\$608,691.14
Dividends paid stockholders.....		20,000.00
Commissions and brokerage.....		184,615.17
Salaries and fees of officers and employees.....		109,994.89
State and local taxes.....		15,919.15
All other payments and expenditures.....		85,719.48
Gross cash expenditures.....		<u>\$1,024,939.83</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$240,820,993.00	\$1,501,445.44
Written or renewed during the year.....	138,687,495.00	1,051,739.50
Total .....	<u>\$379,508,488.00</u>	<u>\$2,553,184.94</u>
Deduct risks expired or terminated.....	144,948,055.00	1,120,971.85
In force at the end of the year.....	<u>\$234,560,433.00</u>	<u>\$1,432,213.09</u>
Deduct amount reinsured.....	18,657,190.00	112,727.24
Net amount in force Dec. 31, 1896....	<u>\$215,903,243.00</u>	<u>\$1,319,485.85</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$2,558,971.00	\$81,338.18
Written or renewed during the year.....	41,585,496.00	138,469.33
Total .....	\$44,144,467.00	\$219,807.51
Deduct risks expired or terminated.....	42,145,979.00	153,956.86
In force at the end of the year.....	\$1,998,488.00	\$65,850.65
Deduct amount reinsured.....	104,600.00	4,079.88
Net amount in force Dec. 31, 1896...	\$1,893,888.00	\$61,770.77

## MISCELLANEOUS.

Premiums received from organization to date.....	\$17,264,469.37
Losses paid from organization to date.....	10,720,121.64
Fire, marine, and inland losses incurred during the year..	593,057.94
Cash dividends declared since commencing business.....	2,108,000.00
Company's stock owned by the directors, at par value....	77,875.00
Dividends declared during the year(10 per cent).....	20,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$25,000.00	\$24,389.28
Virginia .....	11,050.00	7,896.81

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$215,706.25
Premiums received .....	2,922.15
Losses paid .....	838.43
Losses incurred .....	876.80

## HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810. Commenced business August, 1810.

GEORGE L. CHASE, *President.*P. C. ROYCE, *Secretary.*

CASH CAPITAL, \$1,250,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$459,575.00
Loans on mortgages of real estate( first liens) .....	1,375,500.00
Interest due and accrued thereon.....	25,181.93
Value of lands mortgaged.....	\$1,050,000.00
Value of buildings thereon.....	2,262,075.00
Insurance held as collateral.....	780,278.00
Market value of stocks and bonds.....	6,049,267.00
Loans on collateral securities.....	10,800.00
Cash in the company's office.....	26,397.59
Cash deposited in bank.....	965,516.85
Gross premiums in course of collection.....	1,091,613.65
Rents due and accrued.....	845.53
Gross assets .....	<u>\$10,004,697.55</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$524,648.56
Unearned premiums at fifty per cent of gross premiums..	4,814,314.86
Commissions and brokerage.....	71,250.00
Gross liabilities, except capital and surplus.....	<u>\$5,410,213.42</u>
Paid-up capital .....	\$1,250,000.00
Surplus beyond all liabilities.....	3,344,484.13
Surplus as regards policy-holders.....	<u>4,594,484.13</u>
Total liabilities, including capital and surplus.....	<u><u>\$10,004,697.55</u></u>

## INCOME.

Cash received for gross premiums.....	\$7,122,255.10
Deduct reinsurance, rebate, and return premiums.....	<u>1,331,467.14</u>
Net cash received for premiums—all fire.....	\$5,790,787.96
Received for interest on mortgages.....	72,679.14
Interest and dividends from all other sources.....	287,734.36
Income from all other sources.....	<u>5,296.73</u>
Gross cash income.....	<u>\$6,156,498.19</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$3,392,754.07
Deduct salvage and reinsurance.....	<u>320,521.38</u>
Net amount paid for losses—all fire.....	\$3,062,232.69
Dividends paid stockholders.....	350,000.00
Commissions and brokerage.....	955,450.55
Salaries and fees of officers and employees.....	431,052.60
State and local taxes.....	125,156.00
All other payments and expenditures.....	<u>561,209.36</u>
Gross cash expenditures.....	<u>\$5,485,101.20</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$707,465,610.00	\$8,769,857.22
Written or renewed during the year.....	<u>585,493,051.00</u>	<u>7,173,438.97</u>
Total .....	\$1,292,958,661.00	\$15,943,296.19
Deduct risks expired or terminated.....	<u>494,787,028.00</u>	<u>6,185,199.94</u>
In force at the end of the year.....	\$798,171,633.00	\$9,758,096.25
Deduct amount reinsured.....	<u>9,660,308.00</u>	<u>129,466.52</u>
Net amount in force Dec. 31, 1896.....	<u>\$788,511,325.00</u>	<u>\$9,628,629.73</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$89,515,120.99
Losses paid from organization to date.....	52,825,565.15
Fire losses incurred during the year.....	2,987,800.17
Cash dividends declared since commencing business.....	8,363,100.00
Company's stock owned by the directors, at par value....	182,600.00
Dividends declared during the year, 28 per cent.	



Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$110,934.00	\$92,485.09
Georgia .....	26,000.00	89,380.29
Virginia .....	52,500.00	55,408.98
Oregon .....	200,000.00	15,725.50

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,509,579.00
Premiums received .....	22,628.95
Losses paid .....	6,312.04
Losses incurred .....	9,195.19

### HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853. Commenced business April 13, 1853.

DANIEL A. HEALD, *President.*

WILLIAM L. BIGELOW, *Secretary.*

CASH CAPITAL, \$3,000,000.00.

#### ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,748,857.41
Loans on mortgages of real estate (first liens).....	423,786.71
Interest due and accrued thereon.....	8,288.32
Value of lands mortgaged.....	\$715,310.00
Value of buildings thereon.....	448,675.00
Insurance held as collateral.....	251,250.00
Market value of stocks and bonds.....	7,041,902.31
Loans on collateral securities.....	183,100.00
Cash deposited in bank.....	306,032.86
Interest due and accrued.....	47,390.02
Gross premiums in course of collection.....	600,184.31
Bills receivable, not matured, taken for premiums.....	2,682.45
Premiums more than three months due, \$5,604.81.	
Gross assets .....	\$10,362,224.39

## LIABILITIES.

Net amount of unpaid losses.....	\$464,377.07
Unearned premiums at 50 per cent on fire and inland risks... ..	\$4,310,882.00
Unearned premiums at 100 per cent on marine risks..	42,770.00
Total unearned premiums.....	4,353,752.00
Commissions and brokerage.....	88,870.44
Reinsurance .....	181,881.17
Gross liabilities, except capital and surplus.....	\$5,088,880.68
Paid-up capital .....	\$3,000,000.00
Surplus beyond all liabilities.....	2,273,343.71
Surplus as regards policy-holders.....	5,273,343.71
Total liabilities, including capital and surplus.....	\$10,362,224.39

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$5,986,420.26	\$276,027.58
Deduct reinsurance, rebate, and return premiums .....	1,380,693.26	101,447.70
Net cash received for premiums.....	\$4,605,727.00	\$174,579.88
		\$4,780,306.88
Received for interest on mortgages.....		23,809.77
Interest and dividends from all other sources.....		302,211.04
Income from all other sources.....		96,760.64
Gross cash income.....		\$5,203,088.33

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$2,916,208.23	\$157,882.60
Deduct salvage and reinsurance.....	369,625.75	65,182.99
Net amount paid for losses.....	\$2,546,582.48	\$92,699.61
		\$2,639,282.09
Dividends paid stockholders.....		300,300.00
Commissions and brokerage.....		907,510.04
Salaries and fees of officers and employees.....		399,710.30
State and local taxes.....		93,011.94
All other payments and expenditures.....		330,449.40
Gross cash expenditures.....		\$4,670,263.77

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$950,140,655.00	\$9,304,720.00
Written or renewed during the year.....	668,241,281.00	6,048,633.11
Total .....	\$1,618,381,936.00	\$15,353,353.11
Deduct risks expired or terminated.....	685,234,841.00	6,289,626.11
In force at the end of the year.....	\$933,147,095.00	\$9,063,727.00
Deduct amount reinsured.....	109,604,582.00	573,690.00
Net amount in force Dec. 31, 1896.....	\$823,542,513.00	\$8,490,037.00

  

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$7,566,605.00	\$191,361.00
Written or renewed during the year.....	76,499,405.00	297,086.50
Total .....	\$84,066,010.00	\$488,447.50
Deduct risks expired or terminated.....	74,084,676.00	267,352.50
In force at the end of the year.....	\$9,981,334.00	\$221,095.00
Deduct amount reinsured.....	2,413,830.00	46,399.00
Net amount in force Dec. 31, 1896.....	\$7,567,504.00	\$174,696.00

## MISCELLANEOUS.

Premiums received from organization to date.....	\$115,836,600.64
Losses paid from organization to date.....	69,525,125.29
Fire, marine, and inland losses incurred during the year.....	2,597,652.79
Cash dividends declared since commencing business.....	10,015,000.00
Company's stock owned by the directors, at par value....	168,300.00
Dividends declared during the year (10 per cent).....	300,000.00
Amount loaned to directors.....	87,800.00
Amount loaned to stockholders not officers.....	4,600.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$50,000.00	\$60,026.41
Georgia .....	25,000.00	60,732.88
Oregon .....	54,500.00	38,225.97

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$3,761,450.00
Premiums received .....	27,919.00
Losses paid .....	9,485.91
Losses incurred .....	8,277.52

## INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced business, 1792.

CHARLES PLATT, *President.*GREVILLE E. FRYER, *Secretary.*

CASH CAPITAL, \$3,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$457,132.35
Loans on mortgages of real estate (first liens).....	2,463,233.76
Interest due and accrued thereon.....	50,643.78
Value of mortgaged premises.....	\$6,337,947.00
Insurance held as collateral.....	2,344,400.00
Market value of stocks and bonds.....	4,936,222.50
Loans on collateral securities.....	80,300.00
Cash deposited in bank.....	782,589.87
Gross premiums in course of collection.....	773,752.56
Bills receivable, not matured, taken for premiums.....	60,114.88
Due for reinsurance on losses paid.....	14,953.75
Gross assets .....	<u>\$9,618,943.45</u>

## ITEMS NOT ADMITTED.

Book debts due the company, \$67,861.63.

## LIABILITIES.

Net amount of unpaid losses.....	\$348,656.81
Unearned premiums at 50 per cent on fire risks.....	\$2,888,107.32
Unearned premiums at 100 per cent on marine risks...	<u>244,159.00</u>
Total unearned premiums.....	3,130,266.32
Reclaimable on perpetual fire policies.....	781,689.31
Commissions and brokerage.....	35,000.00
Reinsurance .....	41,906.53
Bills payable .....	<u>3,189.41</u>
Gross liabilities, except capital and surplus.....	<u>\$4,340,708.38</u>

Paid-up capital .....	\$3,000,000.00	
Surplus beyond all liabilities.....	2,278,235.07	
Surplus as regards policy-holders.....		<u>\$5,278,235.07</u>
Total liabilities, including capital and surplus.....		<u><u>\$9,618,943.45</u></u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	\$4,835,227.64	\$2,105,015.38	
Deduct reinsurance, rebate, and return premiums .....	855,631.19	531,103.87	
Net cash received for premiums.....	<u>\$3,979,596.45</u>	<u>\$1,573,911.51</u>	
			\$5,553,507.96
Received for interest on mortgages.....			140,522.65
Interest and dividends from all other sources.....			227,377.93
Income from all other sources.....			2,321.99
Deposit premiums received for perpetual fire risks, \$17,694.94			
Gross cash income.....			<u><u>\$5,923,730.53</u></u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$2,268,506.86	\$1,907,429.81	
Deduct salvage and reinsurance.....	101,754.73	611,448.45	
Net amount paid for losses.....	<u>\$2,166,751.13</u>	<u>\$1,296,981.36</u>	
			\$3,462,732.49
Dividends paid stockholders.....			360,000.00
Commissions and brokerage.....			1,038,731.45
Salaries and fees of officers and employees.....			300,458.24
State and local taxes.....			113,787.56
All other payments and expenditures.....			293,727.65
Gross cash expenditures.....			<u><u>\$5,569,437.39</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$636,832,582.00	\$5,987,542.43
Written or renewed during the year.....	560,659,513.00	4,785,484.56
Total .....	<u>\$1,197,492,095.00</u>	<u>\$10,773,026.99</u>

Deduct risks expired or terminated.....	\$588,338,293.00	\$4,787,522.67
In force at the end of the year.....	\$609,153,802.00	\$5,985,504.32
Deduct amount reinsured.....	19,122,514.00	213,289.69
Net amount in force Dec. 31, 1896....	\$590,031,288.00	\$5,772,214.63
Perpetual risks in force.....	\$34,022,948.00	\$858,767.81
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$42,000,000.00	\$252,000.00
Written or renewed during the year.....	270,786,330.00	2,094,040.60
Total .....	\$312,786,330.00	\$2,346,040.60
Deduct risks expired or terminated.....	270,888,074.00	2,101,881.60
In force at the end of the year.....	\$41,898,256.00	\$244,159.00

## MISCELLANEOUS.

Premiums received from organization to date.....	\$126,666,694.92
Losses paid from organization to date.....	88,808,255.81
Fire, marine, and inland losses incurred during the year.	3,358,310.72
Cash dividends declared since commencing business....	13,653,934.25
Company's stock owned by the directors, at par value...	261,770.00
Dividends declared during the year (12 per cent).....	360,000.00
Amount loaned to officers and directors.....	21,300.00
Amount loaned to stockholders, not officers.....	25,000.00
Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$28,250.00	\$38,033.40
Virginia .....	53,000.00	27,592.01
Oregon .....	58,000.00	14,406.36
Canada .....	122,100.00	54,850.75

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$2,454,313.00
Premiums received .....	37,446.40
Losses paid .....	28,695.42
Losses incurred .....	28,507.35

# MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY.

PITTSBURGH, PA.

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Incorporated February 23, 1865. Commenced business May 1, 1865.

JOHN W. CHALFANT, *President.*

WILLIAM T. ADAIR, *Secretary.*

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CASH CAPITAL, \$250,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$45,000.00
Loans on mortgages of real estate (first liens).....	273,766.67
Interest due and accrued thereon.....	5,956.54
Value of lands mortgaged.....	\$351,750.00
Value of buildings thereon.....	397,750.00
Insurance held as collateral.....	277,100.00
Market value of stocks and bonds.....	112,655.00
Loans on collateral securities.....	38,360.00
Cash in the company's office.....	1,569.66
Cash deposited in bank.....	32,600.24
Interest due and accrued.....	88.85
Gross premiums in course of collection.....	22,730.48
All other assets .....	2,442.37
Premiums more than three months due, \$712.27.	
Gross assets .....	<u>\$535,169.81</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$10,580.54
Unearned premiums at fifty per cent of gross premiums..	138,171.66
Commissions and brokerage.....	119.93
Return premiums .....	106.54
Reinsurance .....	1,744.99
Suspense account .....	<u>150.00</u>
Gross liabilities, except capital and surplus.....	\$150,873.66

1896.]

## INSURANCE COMPANIES.

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Paid-up capital .....	\$250,000.00	
Surplus beyond all liabilities.....	134,296.15	
	<hr/>	
Surplus as regards policy-holders.....		\$384,296.15
	<hr/>	
Total liabilities, including capital and surplus.....		\$535,169.81
		<hr/> <hr/>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$266,590.14	\$366.16
Deduct reinsurance, rebate, and return premiums .....	62,816.96	.....
	<hr/>	<hr/>
Net cash received for premiums.....	\$203,773.19	\$366.16
	<hr/> <hr/>	<hr/> <hr/>
		\$204,139.35
Received for interest on mortgages.....		14,286.89
Interest and dividends from all other sources.....		9,127.43
Income from all other sources.....		365.04
		<hr/>
Gross cash income.....		\$227,918.71

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$111,145.15	\$807.35
Deduct salvage and reinsurance.....	6,796.01	8.18
	<hr/>	<hr/>
Net amount paid for losses.....	\$104,349.14	\$599.17
	<hr/> <hr/>	<hr/> <hr/>
		\$104,948.31
Dividends paid stockholders.....		15,000.00
Commissions and brokerage.....		54,098.36
Salaries and fees of officers and employees.....		8,873.30
State and local taxes.....		4,920.11
All other payments and expenditures.....		9,717.96
		<hr/>
Gross cash expenditures.....		\$197,558.04
		<hr/> <hr/>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$21,868,366.00	\$278,546.39
Written or renewed during the year.....	22,124,540.00	266,939.33
	<hr/>	<hr/>
Total .....	\$43,992,906.00	\$545,485.72
Deduct risks expired or terminated.....	18,776,087.00	237,784.92
	<hr/>	<hr/>
In force at the end of the year.....	\$25,216,819.00	\$307,700.80
Deduct amount reinsured .....	2,163,881.00	31,357.48
	<hr/>	<hr/>
Net amount in force Dec 31, 1896.....	\$23,052,938.00	\$276,343.32
	<hr/> <hr/>	<hr/> <hr/>



## MISCELLANEOUS.

Premiums received from organization to date.....	\$3,206,178.85
Losses paid from organization to date.....	1,344,987.20
Fire losses incurred during the year.....	90,278.75
Cash dividends declared since commencing business.....	525,000.00
Company's stock owned by the directors, at par value.....	55,250.00
Dividends declared during the year (6 per cent).....	15,000.00
Amount loaned to officers and directors.....	2,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$27,500.00
Premiums received .....	314.81

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MERCANTILE FIRE AND MARINE INSURANCE  
COMPANY.

BOSTON, MASS.

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Incorporated February 11, 1823. Commenced business May, 1823.
GEORGE R. ROGERS, *President*.JAMES SIMPSON, *Secretary*.

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CASH CAPITAL, \$400,000.00.

## ASSETS.

Loans on mortgages of real estate (first liens).....	\$108,500.00
Interest due and accrued thereon.....	1,014.45
Value of lands mortgaged.....	\$116,200.00
Value of buildings thereon.....	104,600.00
Insurance held as collateral.....	111,700.00
Market value of stocks and bonds.....	425,582.00
Cash in the company's office.....	1,111.47
Cash deposited in bank.....	45,744.10
Interest due and accrued.....	1,540.42
Gross premiums in course of collection.....	24,357.40
Gross assets .....	\$607,849.84

## LIABILITIES.

Net amount of unpaid losses.....		\$11,882.00
Unearned premiums at fifty per cent of gross premiums..		147,595.15
Due and accrued for salaries, rent, and incidental expenses		467.64
Commissions and brokerage.....		3,034.37
Return premiums .....		2,005.98
Reinsurance .....		556.42
Taxes .....		37.66
Gross liabilities, except capital and surplus.....		<u>\$165,579.22</u>
Paid-up capital .....	\$400,000.00	
Surplus beyond all liabilities .....	42,270.62	
Surplus as regards policy-holders.....		<u>442,270.62</u>
Total liabilities, including capital and surplus.....		<u><u>\$607,849.84</u></u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$235,399.56	\$283.93
Deduct reinsurance, rebate, and return premiums .....	54,383.83	.....
Net cash received for premiums.....	<u>\$181,015.73</u>	<u>\$283.93</u>
		\$181,298.66
Received for interest on mortgages.....		3,512.89
Interest and dividends from all other sources.....		18,312.90
Gross cash income.....		<u>\$203,124.45</u>

## EXPENDITURES.

Net amount paid for losses—all fire.....	\$91,132.72
Dividends paid stockholders.....	24,198.00
Commissions and brokerage.....	40,848.29
Salaries and fees of officers and employees.....	18,667.00
State and local taxes.....	4,679.47
All other payments and expenditures.....	16,498.66
Gross cash expenditures.....	<u>\$196,024.14</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$29,089,963.00	\$325,120.38
Written or renewed during the year.....	21,642,153.00	237,026.29
Total .....	<u>\$50,732,116.00</u>	<u>\$562,146.67</u>

Deduct risks expired or terminated.....	\$20,478,849.00	\$230,378.49
In force at the end of the year.....	\$30,253,267.00	\$331,768.18
Deduct amount reinsured.....	3,270,771.00	36,577.86
Net amount in force Dec. 31, 1896.....	\$26,982,496.00	\$295,190.32
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	.....	.....
Written or renewed during the year.....	\$5,000.00	\$200.19
Total .....	\$5,000.00	\$200.19
Deduct risks expired or terminated.....	5,000.00	200.19
In force at the end of the year.....	.....	.....

## MISCELLANEOUS.

Premiums received from organization to date.....	\$8,401,119.00
Losses paid from organization to date.....	5,801,769.00
Fire losses incurred during the year.....	77,555.00
Cash dividends declared since commencing business.....	2,220,720.00
Company's stock owned by the directors, at par value.....	11,200.00
Dividends declared during the year (6 per cent).....	24,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$328,212.00
Premiums received .....	3,993.07
Losses paid .....	2,134.95
Losses incurred .....	2,083.25

## MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 18, 1858. Commenced business April 18, 1858.

G. LEE STOUT, *President.*J. R. MULLIKIN, *Secretary.*

CASH CAPITAL, \$400,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$356,594.04
Loans on mortgages of real estate (first liens).....	272,050.00

Interest due and accrued thereon.....	\$4,890.19
Value of lands mortgaged.....	\$364,260.00
Value of buildings thereon.....	412,760.00
Insurance held as collateral.....	245,550.00
Market value of stocks and bonds.....	668,167.50
Loans on collateral securities.....	16,500.00
Cash in the company's office.....	10,955.53
Cash deposited in bank.....	59,909.55
Interest due and accrued.....	4,117.55
Gross premiums in course of collection.....	172,965.92
Rents due and accrued.....	1,587.63
Due for reinsurance on losses paid.....	22.48
Premiums more than three months due, \$8,342.12.	
Gross assets .....	<u>\$1,567,760.39</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$101,395.27
Unearned premiums at fifty per cent of gross premiums..	665,511.98
Unpaid scrip ordered to be redeemed.....	379.00
Interest due and unpaid.....	83.08
Commissions and brokerage.....	26,880.12
Return premiums .....	24,041.55
Reinsurance .....	5,789.18
Taxes .....	1,742.74
All other liabilities .....	5,825.57
Gross liabilities, except capital and surplus.....	<u>\$831,648.49</u>
Paid-up capital .....	\$400,000.00
Surplus beyond all liabilities.....	<u>336,111.90</u>
Surplus as regards policy-holders.....	<u>736,111.90</u>
Total liabilities, including capital and surplus.....	<u><u>\$1,567,760.39</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,099,835.56
Deduct reinsurance, rebate, and return premiums.....	<u>212,309.63</u>
Net cash received for premiums—all fire.....	\$887,525.93
Received for interest on mortgages.....	15,429.39
Interest and dividends from all other sources.....	39,674.41
Income from all other sources.....	<u>16,757.47</u>
Gross cash income.....	<u>\$959,387.20</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$512,870.69	
Deduct salvage and reinsurance.....	32,065.99	
Net amount paid for losses—all fire.....		\$480,804.70
Dividends paid stockholders.....		32,000.00
Paid to scrip-holders.....		7.44
Commissions and brokerage.....		166,869.62
Salaries and fees of officers and employees.....		52,085.56
State and local taxes.....		34,723.38
All other payments and expenditures.....		120,530.20
Gross cash expenditures.....		<u>\$887,021.20</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$122,562,818.00	\$1,340,964.04
Written or renewed during the year.....	105,836,393.00	1,141,227.57
Total .....	<u>\$228,399,211.00</u>	<u>\$2,482,191.61</u>
Deduct risks expired or terminated.....	96,255,337.00	1,094,206.35
In force at the end of the year.....	\$132,143,874.00	\$1,387,985.26
Deduct amount reinsured.....	6,544,093.00	56,961.29
Net amount in force Dec. 31, 1896....	<u>\$125,599,781.00</u>	<u>\$1,331,023.97</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$15,289,402.78
Losses paid from organization to date.....	8,725,916.21
Fire losses incurred during the year.....	469,776.90
Cash dividends declared since commencing business.....	964,219.00
Company's stock owned by the directors, at par value...	90,450.00
Dividends declared during the year (8 per cent).....	32,000.00
Amount loaned to officers and directors.....	16,500.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$383,896.83
Premiums received .....	4,613.02
Losses paid .....	2,906.75
Losses incurred .....	2,419.53

## MUTUAL FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 1, 1869. Commenced business June 9, 1882.

R. A. LOEWENTHAL, *President*.WILLIAM A. FRANCIS, *Secretary*.

CASH CAPITAL, \$225,000.00.

## ASSETS.

Market value of stocks and bonds.....	\$832,400.00
Cash in the company's office.....	4,317.15
Cash deposited in bank.....	111,428.24
Interest due and accrued.....	6,000.00
Gross premiums in course of collection.....	94,319.76
Gross assets .....	<u>\$1,048,465.15</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$49,368.53
Unearned premiums at fifty per cent of gross premiums..	284,205.45
Commissions and brokerage.....	9,600.00
Due for borrowed money.....	200,000.00
Gross liabilities, except capital and surplus.....	<u>\$543,173.98</u>
Paid-up capital .....	\$225,000.00
Surplus beyond all liabilities.....	280,291.17
Surplus as regards policy-holders.....	<u>505,291.17</u>
Total liabilities, including capital and surplus.....	<u><u>\$1,048,465.15</u></u>

## INCOME.

Cash received for gross premiums.....	\$340,095.07
Deduct reinsurance, rebate, and return premiums.....	<u>286,066.80</u>
Net cash received for premiums—all fire.....	\$554,028.27
Interest and dividends from all sources.....	<u>26,878.41</u>
Gross cash income.....	<u><u>\$580,906.68</u></u>

## EXPENDITURES.

Gross amount paid for losses.....	\$400,837.31
Deduct salvage and reinsurance.....	29,593.31
Net amount paid for losses—all fire.....	\$371,234.00
Dividends paid stockholders.....	21,944.28
Interest paid scrip-holders.....	15,749.43
Commissions and brokerage.....	105,706.83
Salaries and fees of officers and employees.....	85,750.02
State and local taxes.....	23,330.16
All other payments and expenditures.....	64,085.63
Gross cash expenditures.....	\$687,800.34

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$60,965,026.63	\$679,202.32
Written or renewed during the year.....	59,329,219.28	841,671.53
Total .....	\$120,294,245.91	\$1,520,873.85
Deduct risks expired or terminated.....	79,332,204.64	935,488.99
In force at the end of the year.....	\$40,962,041.27	\$585,384.86
Deduct amount reinsured.....	1,558,617.00	16,973.96
Net amount in force Dec. 31, 1896.....	\$39,403,424.27	\$568,410.90

## MISCELLANEOUS.

Premiums received from organization to date.....	\$9,728,802.31
Losses paid from organization to date.....	6,292,221.53
Fire losses incurred during the year.....	337,292.43
Cash dividends declared since commencing business.....	825,657.92
Company's stock owned by the directors, at par value.....	100,253.82
Dividends declared during the year (9¾ per cent).....	21,944.28
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$17,900.00	\$6,648.48
Georgia .....	28,500.00	4,773.49

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$497,000.00
Premiums received .....	8,945.64
Losses paid .....	2,478.87
Losses incurred .....	4,228.87

## NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated November 27, 1871. Commenced business December 1, 1871.

JAMES NICHOLS, *President*.E. G. RICHARDS, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$239,911.22
Loans on mortgages of real estate (first liens).....	770,413.97
Value of lands mortgaged.....	\$1,240,100.00
Value of buildings thereon.....	1,058,900.00
Insurance held as collateral.....	655,700.00
Market value of stocks and bonds.....	2,460,892.00
Cash in the company's office.....	1,286.36
Cash deposited in bank.....	268,153.19
Gross premiums in course of collection.....	379,603.56
Gross assets .....	<u>\$4,120,260.30</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$171,762.23
Unearned premiums at fifty per cent of gross premiums..	1,780,939.32
Commissions and brokerage.....	65,268.05
Return premiums and reinsurance.....	38,659.85
Gross liabilities, except capital and surplus.....	<u>\$2,056,629.45</u>
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	1,063,630.85
Surplus as regards policy-holders.....	<u>2,063,630.85</u>
Total liabilities, including capital and surplus.....	<u><u>\$4,120,260.30</u></u>



## INCOME.

Cash received for gross premiums.....	\$2,730,596.58	
Deduct reinsurance, rebate, and return premiums.....	476,855.82	
Net cash received for premiums—all fire.....		\$2,254,240.76
Received for interest on mortgages.....		36,639.35
Interest and dividends from all other sources.....		117,245.58
Gross cash income.....		<u>\$2,408,125.69</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$1,178,726.41	
Deduct salvage and reinsurance.....	100,489.35	
Net amount paid for losses—all fire.....		\$1,078,237.06
Dividends paid stockholders.....		100,000.00
Commissions and brokerage.....		405,095.39
Salaries and fees of officers and employees.....		176,637.93
State and local taxes.....		64,787.99
All other payments and expenditures.....		197,223.40
Gross cash expenditures.....		<u>\$2,021,981.77</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$309,282,992.00	\$3,812,507.26
Written or renewed during the year.....	227,517,506.00	2,709,084.26
Total .....	<u>\$536,800,498.00</u>	<u>\$6,521,591.52</u>
Deduct risks expired or terminated.....	219,096,531.00	2,715,335.98
In force at the end of the year.....	<u>\$317,703,967.00</u>	<u>\$3,806,255.54</u>
Deduct amount reinsured.....	18,954,361.00	244,376.89
Net amount in force Dec. 31, 1896.....	<u>\$298,749,606.00</u>	<u>\$3,561,678.65</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$22,004,716.77
Losses paid from organization to date.....	11,387,139.59
Fire losses incurred during the year.....	1,039,425.60
Cash dividends declared since commencing business.....	2,177,000.00
Company's stock owned by the directors, at par value....	71,100.00
Dividends declared during the year (10 per cent).....	100,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$50,000.00	\$16,042.42
Georgia .....	27,500.00	17,396.23
Oregon .....	50,000.00	15,060.83

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,294,961.00
Premiums received .....	16,705.00
Losses paid .....	9,285.32
Losses incurred .....	8,519.24

### NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1850. Commenced business August, 1850.

HABOLD HERRICK, *President.*

GEORGE W. DEWEY, *Secretary.*

CASH CAPITAL, \$500,000.00.

#### ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$982,000.00
Loans on mortgages of real estate (first liens).....	128,200.00
Interest due and accrued thereon.....	1,703.08
Value of mortgaged premises.....	\$251,900.00
Insurance held as collateral.....	109,000.00
Market value of stocks and bonds.....	945,730.00
Cash in the company's office.....	121.28
Cash deposited in bank.....	123,317.89
Interest due and accrued.....	4,175.00
Gross premiums in course of collection.....	259,517.31
Rents due and accrued.....	8,372.00
Bills receivable, not matured, taken for premiums.....	936.68
Due for reinsurance on losses paid.....	12,022.39
Gross assets .....	\$2,466,095.63

## LIABILITIES.

Net amount of unpaid losses.....	\$147,138.53
Unearned premiums at fifty per cent of gross premiums..	1,176,335.53
Dividends to stockholders unpaid.....	262.50
Commissions and brokerage.....	45,415.33
Reinsurance .....	9,439.30
Contingent reserve .....	50,000.00
Gross liabilities, except capital and surplus.....	<u>\$1,428,591.37</u>
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	<u>537,504.26</u>
Surplus as regards policy-holders.....	<u>1,037,504.26</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,466,095.63</u></u>

## INCOME.

Cash received for gross premiums.....	\$2,024,753.57
Deduct reinsurance, rebate, and return premiums.....	<u>461,082.96</u>
Net cash received for premiums—all fire.....	\$1,563,720.61
Received for interest on mortgages.....	1,355.00
Interest and dividends from all other sources.....	38,584.11
Income from all other sources.....	<u>19,707.10</u>
Gross cash income.....	<u>\$1,623,366.82</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Inland.</i>
Gross amount paid for losses.....	\$881,121.15	\$648.83
Deduct salvage and reinsurance.....	<u>100,180.40</u>	<u>2,339.59</u>
Net amount paid for losses.....	<u>\$780,940.75</u>	<u>\$1,690.76</u>
		\$779,249.99
Dividends paid stockholders.....		49,996.00
Commissions and brokerage.....		305,673.96
Salaries and fees of officers and employees.....		144,326.06
State and local taxes.....		37,308.88
All other payments and expenditures.....		<u>127,533.88</u>
Gross cash expenditures.....		<u><u>\$1,444,088.77</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$279,577,658.00	\$2,646,427.10
Written or renewed during the year.....	206,955,622.00	2,093,223.57
Total .....	\$486,533,280.00	\$4,739,650.67
Deduct risks expired or terminated.....	190,509,959.00	2,008,338.68
In force at the end of the year.....	\$296,023,321.00	\$2,731,311.99
Deduct amount reinsured.....	38,171,715.00	378,640.94
Net amount in force Dec. 31, 1896.....	\$257,851,606.00	\$2,352,671.05

## MISCELLANEOUS.

Premiums received from organization to date.....	\$38,236,145.83
Losses paid from organization to date.....	21,041,662.81
Fire, marine, and inland losses incurred during the year..	755,907.10
Cash dividends declared since commencing business....	2,434,000.00
Company's stock owned by the directors, at par value....	132,050.00
Dividends declared during the year (10 per cent).....	50,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$27,500.00	\$3,767.06
Georgia .....	27,500.00	4,930.61

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$807,372.00
Premiums received .....	13,368.17
Losses paid .....	5,318.95
Losses incurred .....	3,274.01

# NORWALK FIRE INSURANCE COMPANY.

NORWALK, CONN.

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Incorporated 1859. Commenced business May, 1860.

A. G. McILWAINE, *President*.

FERRIS E. SHAW, *Secretary*.

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CASH CAPITAL, \$200,000.00.

## ASSETS.

Market value of stocks and bonds.....	\$405,710.00
Cash in the company's office.....	2,172.37
Cash deposited in bank.....	6,869.89
Gross premiums in course of collection.....	32,245.52
Due for reinsurance on losses paid.....	4.65
Gross assets .....	<u>\$447,002.43</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$8,656.00
Unearned premiums at fifty per cent of gross premiums..	72,827.16
Due and accrued for salaries, rent, and incidental expenses	2,272.96
Commissions and brokerage.....	6,589.34
Reinsurance .....	<u>3,233.24</u>
Gross liabilities, except capital and surplus.....	\$93,578.70
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities.....	<u>153,423.73</u>
Surplus as regards policy-holders.....	<u>353,423.73</u>
Total liabilities, including capital and surplus.....	<u><u>\$447,002.43</u></u>

## INCOME.

Cash received for gross premiums.....	\$165,515.18	
Deduct reinsurance, rebate, and return premiums.....	<u>35,242.65</u>	
Net cash received for premiums—all fire.....		\$130,272.53
Interest and dividends from all sources.....		<u>11,580.36</u>
Gross cash income.....		<u>\$141,852.89</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$43,394.82	
Deduct salvage and reinsurance.....	<u>6,896.65</u>	
Net amount paid for losses—all fire.....		\$36,558.17
Dividends paid stockholders.....		6,135.00
Commissions and brokerage.....		28,540.55
Salaries and fees of officers and employees.....		6,782.38
State and local taxes.....		1,250.26
All other payments and expenditures.....		<u>6,741.14</u>
Gross cash expenditures.....		<u><u>\$86,007.50</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$7,579,563.00	\$67,182.46
Written or renewed during the year.....	<u>18,540,259.00</u>	<u>176,385.28</u>
Total .....	\$26,119,822.00	\$243,567.74
Deduct risks expired or terminated.....	<u>9,458,737.00</u>	<u>84,953.75</u>
In force at the end of the year.....	\$16,661,085.00	\$158,613.99
Deduct amount reinsured.....	<u>1,323,300.00</u>	<u>12,959.67</u>
Net amount in force Dec. 31, 1896....	<u><u>\$15,337,785.00</u></u>	<u><u>\$145,654.32</u></u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$611,749.03
Losses paid from organization to date.....	231,925.29
Fire losses incurred during the year.....	38,909.07
Cash dividends declared since commencing business.....	122,425.00
Company's stock owned by the directors, at par value....	2,700.00
Dividends declared during the year (3 27-400 per cent)....	<u>6,135.00</u>

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$267,140.00
Premiums received .....	4,338.22
Losses paid .....	184.28
Losses incurred .....	<u>184.28</u>

## NORWOOD INSURANCE COMPANY.

NEW YORK CITY.

Incorporated September 20, 1895. Commenced business September 21, 1896.

GEORGE S. PORTER, *President*.ANDREW J. ARMSTRONG, *Secretary*.

CASH CAPITAL, \$200,000.00.

## ASSETS.

Market value of stocks and bonds.....	\$351,275.00
Cash in the company's office.....	28,142.13
Cash deposited in bank.....	33,846.10
Gross premiums in course of collection.....	184,074.93
Bills receivable, not matured, taken for premiums.....	12,978.24
Premiums more than three months due, \$4,551.50.	
Gross assets .....	<u>\$610,316.45</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$61,206.19
Unearned premiums at fifty per cent of gross premiums..	261,319.56
Unused balances returnable.....	1,813.11
Due and accrued for salaries, rent, and incidental expenses	832.98
Commissions and brokerage.....	37,789.03
Return premiums .....	5,630.47
Reinsurance .....	<u>9,621.63</u>
Gross liabilities, except capital and surplus.....	\$378,213.16
Paid-up capital .....	\$200,000.00
Surplus beyond all liabilities.....	<u>32,103.29</u>
Surplus as regards policy-holders.....	232,103.29
Total liabilities, including capital and surplus.....	<u><u>\$610,316.45</u></u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	615,342.83	\$112,068.88	
Deduct reinsurance, rebate, and return premiums .....	208,851.50		
Net cash received for premiums.....	<u>\$406,491.33</u>	<u>\$112,068.88</u>	
Interest and dividends from all sources.....			\$518,550.21 13,450.71
Gross cash income.....			<u>\$532,000.92</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$233,374.92	\$41,295.36	
Deduct salvage and reinsurance.....	29,496.28	17,461.76	
Net amount paid for losses.....	<u>\$203,878.64</u>	<u>\$23,833.60</u>	
Dividends paid stockholders.....			\$227,712.24 20,000.00
Commissions and brokerage.....			92,709.02
Salaries and fees of officers and employees.....			32,459.76
State and local taxes.....			4,520.43
All other payments and expenditures.....			44,047.16
Gross cash expenditures.....			<u>\$421,448.61</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$20,336,709.00	\$225,997.63
Written or renewed during the year.....	65,404,642.00	675,806.87
Total .....	<u>\$85,741,351.00</u>	<u>\$901,804.50</u>
Deduct risks expired or terminated.....	42,913,070.00	416,065.57
In force at the end of the year.....	\$42,828,281.00	\$485,738.93
Deduct amount reinsured.....	1,924,701.00	15,918.99
Net amount in force Dec. 31, 1896.....	<u>\$40,903,580.00</u>	<u>\$469,819.94</u>
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$107,557.00	\$1,649.09
Written or renewed during the year.....	9,843,200.00	114,681.87
Total .....	<u>\$9,950,757.00</u>	<u>\$116,330.96</u>



Deduct risks expired or terminated.....	\$8,265,566.00	\$80,763.83
In force at the end of the year.....	\$1,685,191.00	\$55,567.13
Deduct amount insured.....	60,221.00	2,747.94
Net amount in force Dec. 31, 1896...	\$1,624,970.00	\$52,819.19

## MISCELLANEOUS.

Premiums received from organization to date.....	\$643,526.52
Losses paid from organization to date.....	234,582.90
Fire, marine, and inland losses incurred during the year..	289,284.65
Cash dividends declared since commencing business.....	20,000.00
Company's stock owned by the directors, at par value....	99,200.00
Dividends declared during the year (10 per cent).....	20,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$71,047.00
Premiums received .....	1,780.38

## ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1867. Commenced business January, 1872.

CHARLES B. WHITING, *President*.JAMES U. TAINTOR, *Secretary*.

CASH CAPITAL, \$500,000.00.

## " ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$48,355.29
Loans on mortgages of real estate (first liens).....	228,119.66
Interest due and accrued thereon.....	3,899.65
Value of mortgaged premises.....	\$743,317.00
Insurance held as collateral.....	122,960.00
Market value of stocks and bonds.....	1,596,960.43
Loans on collateral securities.....	1,750.00

1896.]

## INSURANCE COMPANIES.

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Cash in the company's office.....	\$4,663.03
Cash deposited in bank.....	124,417.98
Interest due and accrued.....	1,085.52
Gross premiums in course of collection.....	260,074.44
Rents due and accrued.....	404.25
<b>Gross assets .....</b>	<b>\$2,278,730.25</b>

## LIABILITIES.

Net amount of unpaid losses.....	\$169,280.37
Unearned premiums at fifty per cent of gross premiums..	969,789.82
Commissions and brokerage .....	63,259.33
<b>Gross liabilities, except capital and surplus.....</b>	<b>\$1,202,329.52</b>
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	576,400.73
<b>Surplus as regards policy-holders.....</b>	<b>1,076,400.73</b>
<b>Total liabilities, including capital and surplus.....</b>	<b>\$2,278,730.25</b>

## INCOME.

Cash received for gross premiums.....	\$1,727,619.62	\$30,554.13
Deduct reinsurance, rebate, and return premiums .....	415,043.06	6,075.37
<b>Net cash received for premiums.....</b>	<b>\$1,312,576.56</b>	<b>\$24,478.76</b>
		<b>\$1,337,055.32</b>
Received for interest on mortgages.....		11,227.47
Interest and dividends from all other sources.....		78,024.28
Income from all other sources.....		539.23
<b>Gross cash income.....</b>		<b>\$1,426,846.30</b>

## EXPENDITURES.

Gross amount paid for losses.....	\$848,982.63	\$80,845.84
Deduct salvage and reinsurance.....	75,930.11	2,339.96
<b>Net amount paid for losses.....</b>	<b>\$773,052.52</b>	<b>\$68,505.88</b>
		<b>\$839,558.40</b>
Dividends paid stockholders.....		40,000.00
Commissions and brokerage.....		260,733.33
Salaries and fees of officers and employees.....		106,573.40
State and local taxes.....		33,604.45
All other payments and expenditures.....		78,569.01
<b>Gross cash expenditures.....</b>		<b>\$1,359,038.59</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$152,630,528.00	\$1,881,373.86
Written or renewed during the year.....	135,985,233.00	1,727,296.56
Total .....	\$288,615,761.00	\$3,608,670.42
Deduct risks expired or terminated.....	128,487,471.00	1,664,883.54
In force at the end of the year.....	\$160,128,290.00	\$1,943,786.88
Deduct amount reinsured.....	3,287,109.00	25,527.28
Net amount in force Dec. 31, 1896.....	\$156,841,181.00	\$1,918,259.60
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$1,829,859.00	\$57,374.03
Written or renewed during the year.....	949,468.00	26,734.56
Total .....	\$2,779,327.00	\$84,108.59
Deduct risks expired or terminated.....	2,100,114.00	62,788.54
In force at the end of the year.....	\$679,213.00	\$21,320.05

## MISCELLANEOUS.

Premiums received from organization to date.....	\$16,938,215.90
Losses paid from organization to date.....	10,525,551.19
Fire, marine, and inland losses incurred during the year..	821,842.32
Cash dividends declared since commencing business.....	1,065,000.00
Company's stock owned by the directors, at par value.....	73,950.00
Dividends declared during the year (8 per cent).....	40,000.00
Amount loaned to officers and directors.....	21,500.00
Amount loaned to stockholders not officers.....	1,750.00
Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$27,878.00	\$13,789.83
Georgia .....	28,750.00	23,178.56
Oregon .....	50,000.00	7,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,019,591.00
Premiums received .....	14,215.98
Losses paid .....	6,435.14
Losses incurred .....	7,463.81

## PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825. Commenced business April, 1825.

R. DALE BENSON, *President*.W. GARDNER CROWELL, *Secretary*.

CASH CAPITAL, \$400,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$184,500.00
Loans on mortgages of real estate (first liens).....	879,070.00
Interest due and accrued thereon.....	13,806.66
Value of mortgaged premises.....	\$2,197,550.00
Insurance held as collateral.....	667,400.00
Market value of stocks and bonds.....	2,998,465.00
Loans on collateral securities.....	191,950.00
Cash in the company's office.....	1,079.66
Cash deposited in bank.....	226,389.83
Interest due and accrued.....	2,078.14
Gross premiums in course of collection.....	261,885.63
Gross assets .....	<u>\$4,759,024.97</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$162,464.00
Unearned premiums at fifty per cent of gross premiums..	1,396,102.93
Reclaimable on perpetual fire policies.....	805,307.83
Commissions and brokerage.....	4,000.00
Gross liabilities, except capital and surplus.....	<u>\$2,367,874.78</u>
Paid-up capital .....	\$400,000.00
Surplus beyond all liabilities.....	<u>1,991,150.19</u>
Surplus as regards policy-holders.....	2,391,150.19
Total liabilities, including capital and surplus.....	<u><u>\$4,759,024.97</u></u>

## INCOME.

Cash received for gross premiums.....	\$2,134,518.86
Deduct reinsurance, rebate, and return premiums.....	419,325.44
Net cash received for premiums—all fire.....	\$1,715,193.42
Received for interest on mortgages.....	42,111.98
Interest and dividends from all other sources.....	156,137.39
Income from all other sources.....	2,701.92
Deposit premiums received for perpetual fire risks, \$48,587.23.	
Gross cash income.....	\$1,916,144.71

## EXPENDITURES.

Net amount paid for losses—all fire.....	\$389,140.28
Dividends paid stockholders.....	80,000.00
Commissions and brokerage.....	429,701.64
Salaries and fees of officers and employees.....	102,160.00
State and local taxes.....	36,812.48
All other payments and expenditures.....	101,440.08
Deposit premiums returned on perpetual fire risks, \$23,356.63.	
Gross cash expenditures.....	\$1,639,254.48

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$279,042,792.00	\$2,720,635.17
Written or renewed during the year.....	212,902,563.00	2,190,661.93
Total .....	\$491,945,355.00	\$4,911,297.10
Deduct risks expired or terminated.....	182,729,491.00	1,969,219.29
In force at the end of the year.....	\$309,215,864.00	\$2,942,077.81
Deduct amount reinsured.....	17,450,231.00	149,871.94
Net amount in force Dec. 31, 1896....	\$291,765,633.00	\$2,792,205.87
Perpetual risks in force.....	\$35,582,448.00	\$881,322.77

## MISCELLANEOUS.

Premiums received from organization to date.....	\$30,632,270.00
Losses paid from organization to date.....	16,911,526.00
Fire losses incurred during the year.....	878,000.00
Cash dividends declared since commencing business.....	2,849,000.00
Company's stock owned by the directors, at par value.....	53,700.00

Dividends declared during the year.....	\$80,000.00
Amount loaned to stockholders not officers.....	7,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$27,500.00	\$33,627.86
Virginia .....	22,000.00	10,883.09
Oregon .....	57,000.00	5,000.00

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$552,551.00
Premiums received .....	9,912.78
Losses paid .....	4,939.28
Losses incurred .....	4,631.60

### PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September 10, 1853. Commenced business September 10, 1853.

GEORGE P. SHELDON, *President.*

CHARLES C. LITTLE, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

#### ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$511,000.00
Loans on mortgages of real estate (first liens).....	115,600.00
Interest due and accrued thereon.....	1,911.62
Value of lands mortgaged.....	\$77,350.00
Value of buildings thereon.....	165,500.00
Insurance held as collateral.....	122,000.00
Market value of stocks and bonds.....	3,846,334.00
Cash in the company's office.....	2,234.07
Cash deposited in bank.....	413,805.59
Interest due and accrued.....	14,401.65

Gross premiums in course of collection.....	\$657,491.20
Rents due and accrued.....	3,676.56
Due for reinsurance on losses paid.....	11,994.90
Installment notes .....	158,477.07
Gross assets .....	<u>\$5,736,926.66</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$213,342.40
Unearned premiums at fifty per cent of gross premiums..	3,473,214.23
Due and accrued for salaries, rent, and incidental expenses	2,333.34
Commissions and brokerage.....	98,376.75
Return premiums .....	62,693.92
Reinsurance .....	20,476.00
Gross liabilities, except capital and surplus.....	<u>\$3,870,436.64</u>
Paid-up capital .....	\$1,000,000.00
Surplus beyond all liabilities.....	866,490.02
Surplus as regards policy-holders.....	<u>1,866,490.02</u>
Total liabilities, including capital and surplus.....	<u><u>\$5,736,926.66</u></u>

## INCOME.

Cash received for gross premiums.....	\$4,466,422.13
Deduct reinsurance, rebate, and return premiums.....	<u>1,030,691.06</u>
Net cash received for premiums—all fire.....	\$3,435,731.07
Received for interest on mortgages.....	6,085.00
Interest and dividends from all other sources.....	150,340.84
Income from all other sources.....	<u>10,973.48</u>
Gross cash income.....	<u>\$3,603,130.39</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$2,217,135.47
Deduct salvage and reinsurance.....	<u>239,723.70</u>
Net amount paid for losses—all fire.....	\$1,927,411.77
Dividends paid stockholders.....	100,000.00
Commissions and brokerage.....	490,619.10
Salaries and fees of officers and employees.....	338,887.80
State and local taxes.....	74,948.03
All other payments and expenditures.....	<u>326,876.18</u>
Gross cash expenditures.....	<u><u>\$3,258,742.88</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$661,208,365.00	\$8,496,812.45
Written or renewed during the year.....	345,717,292.00	4,353,527.51
Total .....	\$1,006,925,657.00	\$12,850,339.96
Deduct risks expired or terminated.....	408,756,436.00	5,341,351.76
In force at the end of the year.....	\$598,169,221.00	\$7,508,988.20
Deduct amount reinsured.....	49,576,262.00	562,559.73
Net amount in force Dec. 31, 1896...	<u>\$548,592,959.00</u>	<u>\$6,946,428.47</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$108,115,377.00
Losses paid from organization to date.....	54,438,329.96
Fire losses incurred during the year.....	1,865,824.65
Cash dividends declared since commencing business.....	3,674,000.00
Company's stock owned by the directors, at par value...	163,100.00
Dividends declared during the year (10 per cent).....	100,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$63,000.00	\$25,052.65
Georgia .....	28,000.00	49,434.40
Canada .....	112,000.00	68,348.68

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,449,059.00
Premiums received .....	18,369.62
Losses paid .....	12,133.35
Losses incurred .....	11,260.12



## PHENIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.

D. W. C. SKILTON, *President*.EDWARD MILLIGAN, *Secretary*.

CASH CAPITAL, \$2,000,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$498,906.04
Loans on mortgages of real estate (first liens).....	188,306.91
Interest due and accrued thereon.....	8,544.61
Value of lands mortgaged.....	\$399,640.00
Value of buildings thereon.....	128,860.00
Insurance held as collateral.....	81,275.00
Market value of stocks and bonds.....	3,867,801.50
Loans on collateral securities.....	31,200.00
Cash in the company's office.....	30,543.06
Cash deposited in bank.....	216,910.59
Interest due and accrued.....	9,058.12
Gross premiums in course of collection.....	454,255.66
Rents due and accrued.....	6,842.27
Due for reinsurance on losses paid.....	7,896.66
Gross assets .....	<u>\$5,320,265.43</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$392,412.39
Unearned premiums at fifty per cent of gross premiums..	2,261,737.23
Gross liabilities, except capital and surplus.....	<u>\$2,654,149.62</u>
Paid-up capital .....	\$2,000,000.00
Surplus beyond all liabilities.....	666,115.80
Surplus as regards policy-holders.....	<u>2,666,115.80</u>
Total liabilities, including capital and surplus.....	<u><u>\$5,320,265.43</u></u>

## INCOME.

Cash received for gross premiums.....	\$3,448,246.01
Deduct reinsurance, rebate, and return premiums.....	496,454.44
Net cash received for premiums—all fire.....	\$2,952,791.57
Received for interest on mortgages.....	9,802.36
Interest and dividends from all other sources.....	183,042.53
Income from all other sources.....	8,088.64
Gross cash income.....	\$3,153,725.10

## EXPENDITURES.

Gross amount paid for losses.....	\$1,836,472.64
Deduct salvage and reinsurance.....	144,767.84
Net amount paid for losses—all fire.....	\$1,691,704.80
Dividends paid stockholders.....	280,000.00
Commissions and brokerage.....	502,076.60
Salaries and fees of officers and employees.....	193,919.72
State and local taxes.....	67,712.96
All other payments and expenditures.....	311,041.03
Gross cash expenditures.....	\$3,046,455.10

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$429,635,996.00	\$4,896,435.63
Written or renewed during the year.....	309,480,061.00	3,448,246.01
Total .....	\$739,116,057.00	\$8,344,681.64
Deduct risks expired or terminated.....	341,601,579.00	3,821,207.18
Net amount in force Dec. 31, 1896.....	\$379,514,478.00	\$4,523,474.46

## MISCELLANEOUS.

Premiums received from organization to date.....	\$65,137,672.81
Losses paid from organization to date.....	39,739,174.81
Fire, marine, and inland losses incurred during the year.....	1,755,310.00
Cash dividends declared since commencing business....	6,965,000.00
Company's stock owned by the directors, at par value...	61,400.00
Dividends declared during the year (14 per cent).....	280,000.00
Amount loaned to officers and directors.....	30,000.00
Amount loaned to stockholders not officers.....	61,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon .....	\$54,500.00	\$34,263.39
Georgia .....	28,750.00	36,379.38
Canada .....	215,637.50	90,981.34

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,456,262.00
Premiums received .....	22,142.09
Losses paid .....	7,994.71
Losses incurred .....	11,320.07

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## PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

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Incorporated 1799. Commenced business 1799.

J. H. DE WOLF, *President.*

E. L. WATSON, *Secretary.*

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CASH CAPITAL, \$400,000.00.

#### ASSETS.

Market value of stocks and bonds.....	\$1,231,990.00
Cash in the company's office.....	1,380.54
Cash deposited in bank.....	73,329.28
Gross premiums in course of collection.....	197,536.52
Bills receivable, not matured, taken for premiums.....	49,879.37
Gross assets .....	<u>\$1,554,115.71</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$139,510.95
Unearned premiums at 50 per cent on fire and inland risks.....	\$674,591.85
Unearned premiums at 100 per cent on marine risks.....	75,042.78
Total unearned premiums.....	749,634.63
Due and accrued for salaries, rent, and incidental expenses.....	11,874.40
Commissions and brokerage.....	28,550.11
Gross liabilities, except capital and surplus.....	\$929,570.09
Paid-up capital .....	\$400,000.00
Surplus beyond all liabilities.....	224,545.62
Surplus as regards policy-holders.....	624,545.62
Total liabilities, including capital and surplus.....	<u>\$1,554,115.71</u>

## INCOME.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
Cash received for gross premiums.....	\$1,145,099.63	\$448,023.53
Deduct reinsurance, rebate, and return premiums .....	260,381.66	121,186.85
Net cash received for premiums.....	<u>\$884,717.97</u>	<u>\$326,836.68</u>
		\$1,211,554.65
Interest and dividends from all sources.....		51,558.92
Gross cash income.....		<u>\$1,263,113.57</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$571,202.64	\$367,793.19
Deduct salvage and reinsurance.....	79,886.01	90,008.83
Net amount paid for losses.....	<u>\$491,316.63</u>	<u>\$277,784.36</u>
		\$769,100.99
Dividends paid stockholders.....		32,000.00
Commissions and brokerage.....		224,538.71
Salaries and fees of officers and employees.....		83,432.95
State and local taxes.....		27,059.16
All other payments and expenditures.....		65,627.40
Gross cash expenditures.....		<u>\$1,201,759.21</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec 31, 1895.....	\$138,531,418.00	\$1,460,923.24
Written or renewed during the year.....	115,405,486.00	1,155,336.97
Total .....	\$253,936,904.00	\$2,616,260.21
Deduct risks expired or terminated.....	114,242,645.00	1,173,634.81
In force at the end of the year.....	\$139,694,259.00	\$1,442,625.40
Deduct amount reinsured.....	21,355,891.00	201,558.95
Net amount in force Dec. 31, 1896....	\$118,338,368.00	\$1,241,066.45
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$7,646,041.00	\$224,687.71
Written or renewed during the year.....	91,317,561.00	459,435.73
Total .....	\$98,963,602.00	\$684,123.44
Deduct risks expired or terminated.....	92,551,716.00	472,894.67
In force at the end of the year.....	\$6,411,886.00	\$211,228.77
Deduct amount reinsured.....	1,107,336.00	28,068.72
Net amount in force Dec. 31, 1896....	\$5,304,550.00	\$183,160.05

## MISCELLANEOUS.

Premiums received from organization to date.....	\$27,485,850.53
Losses paid from organization to date.....	6,224,005.96
Fire, marine, and inland losses incurred during the year..	797,211.88
Cash dividends declared since commencing business.....	2,128,563.39
Company's stock owned by the directors, at par value....	43,200.00
Dividends declared during the year (8 per cent).....	32,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Risks written .....	\$457,273.00
Premiums received .....	5,164.09
Losses paid .....	2,139.62
Losses incurred .....	2,164.62

# QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

JAMES A. MACDONALD, *President.*

GEORGE W. BURCHELL, *Secretary.*

CASH CAPITAL, \$500,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$466,222.09
Market value of stocks and bonds.....	3,240,789.43
Cash in the company's office.....	19,590.32
Cash deposited in bank.....	281,914.18
Interest due and accrued.....	41,505.30
Gross premiums in course of collection.....	298,795.77
Bills receivable, not matured, taken for premiums.....	551.45
Due for reinsurance on losses paid.....	22.80
Premiums more than three months due, \$6,953.73.	
Gross assets .....	<u>\$4,349,391.34</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$169,341.28
Unearned premiums at fifty per cent of gross premiums..	1,628,589.41
Commissions and brokerage.....	69,656.66
Return premiums .....	30,184.06
Reinsurance .....	3,789.40
All other liabilities.....	4,183.57
Gross liabilities, except capital and surplus.....	<u>\$1,905,744.38</u>
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	<u>1,943,646.96</u>
Surplus as regards policy-holders.....	<u>2,443,646.96</u>
Total liabilities, including capital and surplus.....	<u><u>\$4,349,391.34</u></u>

## INCOME.

Cash received for gross premiums.....	\$2,542,841.62
Deduct reinsurance, rebate, and return premiums.....	524,766.18
Net cash received for premiums—all fire.....	\$2,018,075.44
Interest and dividends from all sources.....	134,715.91
Gross cash income.....	\$2,152,791.35

## EXPENDITURES.

Gross amount paid for losses.....	\$1,212,445.32
Deduct salvage and reinsurance.....	49,815.13
Net amount paid for losses—all fire.....	\$1,162,630.19
Dividends paid stockholders.....	50,000.00
Commissions and brokerage.....	319,002.05
Salaries and fees of officers and employees.....	161,334.47
State and local taxes.....	48,035.71
All other payments and expenditures.....	128,276.74
Gross cash expenditures.....	\$1,869,279.16

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$305,048,633.00	\$3,456,534.11
Written or renewed during the year.....	226,595,623.00	2,551,818.86
Total .....	\$531,644,256.00	\$6,008,352.97
Deduct risks expired or terminated.....	225,617,066.00	2,581,884.19
In force at the end of the year.....	\$306,027,190.00	\$3,426,468.78
Deduct amount reinsured.....	16,398,787.00	169,289.94
Net amount in force Dec. 31, 1896.....	\$289,628,403.00	\$3,257,178.84

## MISCELLANEOUS.

Premiums received from organization to date.....	\$12,069,685.74
Losses paid from organization to date.....	6,634,601.33
Fire losses incurred during the year.....	1,104,663.63
Cash dividends declared since commencing business.....	100,000.00
Company's stock owned by the directors, at par value.....	7,000.00
Dividends declared during the year (20 per cent).....	50,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$287,900.00	\$215,508.03
Oregon .....	59,500.00	13,072.10
Virginia .....	29,750.00	23,504.89
Georgia .....	29,750.00	40,477.24
Nebraska .....	25,000.00	17,219.42

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$856,365.00
Premiums received .....	11,192.70
Losses paid .....	7,137.24
Losses incurred .....	7,175.64

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## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

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Incorporated 1849. Commenced business 1851.

A. W. DAMON, *President.*

S. J. HALL, *Secretary.*

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CASH CAPITAL, \$1,500,000.00.

#### ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$134,000.00
Loans on mortgages of real estate (first liens).....	648,050.00
Interest due and accrued thereon.....	19,054.16
Value of lands mortgaged.....	\$498,650.00
Value of buildings thereon.....	842,350.00
Insurance held as collateral.....	740,350.00
Market value of stocks and bonds.....	2,778,261.00
Loans on collateral securities.....	86,700.00



Cash in the company's office.....	\$62,034.20
Cash deposited in bank.....	73,385.86
Interest due and accrued.....	28,389.82
Gross premiums in course of collection.....	272,659.17
Due for reinsurance on losses paid.....	2,840.54
	<hr/>
Gross assets .....	\$4,105,374.75

## LIABILITIES.

Net amount of unpaid losses.....	\$155,956.87
Unearned premiums at fifty per cent of gross premiums..	1,477,528.39
Commissions and brokerage.....	54,531.83
	<hr/>
Gross liabilities, except capital and surplus.....	\$1,688,017.09
Paid-up capital.....	\$1,500,000.00
Surplus beyond all liabilities.....	917,357.66
	<hr/>
Surplus as regards policy-holders.....	2,417,357.66
	<hr/>
Total liabilities, including capital and surplus.....	<u>\$4,105,374.75</u>

## INCOME.

Cash received for gross premiums.....	\$2,170,869.81
Deduct reinsurance, rebate, and return premiums.....	854,867.91
	<hr/>
Net cash received for premiums—all fire.....	\$1,816,501.90
Received for interest on mortgages.....	24,290.42
Interest and dividends from all other sources.....	129,631.50
Income from all other sources.....	4,951.99
	<hr/>
Gross cash income.....	\$1,975,375.81

## EXPENDITURES.

Gross amount paid for losses.....	\$1,018,673.71
Deduct salvage and reinsurance.....	62,281.88
	<hr/>
Net amount paid for losses—all fire.....	\$956,391.83
Dividends paid stockholders.....	150,000.00
Commissions and brokerage.....	297,771.78
Salaries and fees of officers and employees.....	90,302.51
State and local taxes.....	70,116.17
All other payments and expenditures.....	197,018.87
	<hr/>
Gross cash expenditures.....	<u>\$1,761,601.16</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$270,396,221.00	\$2,999,751.94
Written or renewed during the year.....	169,543,690.00	2,204,067.97
<b>Total .....</b>	<b>\$439,939,911.00</b>	<b>\$5,203,819.91</b>
Deduct risks expired or terminated.....	167,618,991.00	2,138,196.35
<b>In force at the end of the year.....</b>	<b>\$272,320,920.00</b>	<b>\$3,065,623.56</b>
Deduct amount reinsured.....	11,501,585.00	110,566.74
<b>Net amount in force Dec. 31, 1896....</b>	<b>\$260,819,335.00</b>	<b>\$2,955,056.82</b>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$38,226,863.03
Losses paid from organization to date.....	23,506,036.77
Fire losses incurred during the year.....	925,118.29
Cash dividends declared since commencing business.....	3,404,542.00
Company's stock owned by the directors, at par value....	133,700.00
Dividends declared during the year (10 per cent).....	150,000.00
Amount loaned to officers and directors.....	7,000.00
Amount loaned to stockholders not officers.....	31,950.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$25,250.00	\$5,648.94
Oregon .....	60,000.00	8,691.50

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$979,285.00
Premiums received .....	13,961.18
Losses paid .....	7,660.67
Losses incurred .....	7,653.44

## UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 1, 1824. Commenced business April 9, 1824.

W. W. UNDERHILL, *President.*W. H. GRIFFIN, *Secretary.*

CASH CAPITAL, \$250,000.00.

## ASSETS.

Loans on mortgages of real estate (first liens).....	\$431,500.00
Interest due and accrued thereon.....	2,174.34
Value of lands mortgaged.....	\$313,500.00
Value of buildings thereon.....	500,000.00
Insurance held as collateral.....	465,200.00
Market value of stocks and bonds.....	174,982.50
Cash in the company's office.....	4,189.60
Cash deposited in bank.....	7,281.07
Interest due and accrued.....	2,132.00
Gross premiums in course of collection.....	54,906.40
Due for reinsurance on losses paid.....	387.36
Gross assets .....	<u>\$677,553.27</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$32,178.92
Unearned premiums at fifty per cent of gross premiums..	224,834.95
Due and accrued for salaries, rent, and incidental expenses	1,905.06
Commissions and brokerage.....	11,686.64
Return premiums .....	7,238.00
Reinsurance .....	600.00
Gross liabilities, except capital and surplus.....	<u>\$278,443.57</u>
Paid-up capital .....	\$250,000.00
Surplus beyond all liabilities.....	149,109.70
Surplus as regards policy-holders.....	<u>399,109.70</u>
Total liabilities, including capital and surplus.....	<u><u>\$677,553.27</u></u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$340,979.76	\$26,611.16
Deduct reinsurance, rebate, and return premiums .....	<u>72,225.51</u>	<u>1,945.33</u>
Net cash received for premiums.....	<u>\$268,754.25</u>	<u>\$24,765.84</u>
		\$293,520.09
Received for interest on mortgages.....		18,613.90
Interest and dividends from all other sources.....		<u>6,740.61</u>
Gross cash income.....		\$318,874.60

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$169,885.78	\$10,524.06
Deduct salvage and reinsurance.....	<u>12,359.15</u>	<u>551.53</u>
Net amount paid for losses.....	<u>\$156,526.63</u>	<u>\$9,972.53</u>
		\$166,499.15
Dividends paid stockholders.....		15,000.00
Commissions and brokerage.....		72,072.27
Salaries and fees of officers and employees.....		24,687.95
State and local taxes.....		4,678.73
All other payments and expenditures.....		<u>25,868.23</u>
Gross cash expenditures.....		<u>\$308,806.33</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$49,697,743.00	\$515,181.33
Written or renewed during the year.....	<u>34,524,623.00</u>	<u>338,110.23</u>
Total .....	\$84,222,366.00	\$853,291.56
Deduct risks expired or terminated.....	<u>38,545,721.00</u>	<u>394,436.63</u>
In force at the end of the year.....	\$45,676,645.00	\$458,854.93
Deduct amount reinsured.....	<u>3,395,019.00</u>	<u>32,249.68</u>
Net amount in force Dec. 31, 1896.....	<u>\$42,281,626.00</u>	<u>\$426,605.25</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$563,925.00	\$18,310.66
Written or renewed during the year.....	997,628.00	27,351.12
Total .....	\$1,561,553.00	\$45,661.78
Deduct risks expired or terminated.....	831,002.00	22,597.14
In force at the end of the year.....	\$730,551.00	\$23,064.64

## MISCELLANEOUS.

Premiums received from organization to date.....	\$6,069,536.00
Losses paid from organization to date.....	3,265,742.00
Fire, marine, and inland losses incurred during the year..	142,128.02
Cash dividends declared since commencing business.....	1,846,590.00
Company's stock owned by the directors, at par value.....	49,475.00
Dividends declared during the year (6 per cent).....	15,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$13,130.00	\$6,319.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$230,295.00
Premiums received .....	2,626.10
Losses paid .....	381.96
Losses incurred .....	381.96

## WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 14, 1837. Commenced business January, 1870.

GEORGE R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.*

CASH CAPITAL, \$300,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$216,500.00
Loans on mortgages of real estate (first liens).....	526,200.00

Interest due and accrued thereon.....	\$4,799.31
Value of lands mortgaged.....	\$457,000.00
Value of buildings thereon.....	782,700.00
Insurance held as collateral.....	523,100.00
Market value of stocks and bonds.....	1,174,100.00
Cash deposited in bank.....	84,562.42
Gross premiums in course of collection.....	234,892.76
Premiums more than three months due, \$10,347.16.	
Gross assets .....	<u>\$2,241,054.49</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$105,684.72
Unearned premiums at fifty per cent of gross premiums..	1,062,919.45
Commissions and brokerage.....	49,243.47
Gross liabilities, except capital and surplus.....	\$1,217,847.64
Paid-up capital.....	\$300,000.00
Surplus beyond all liabilities.....	723,206.85
Surplus as regards policy-holders.....	<u>1,023,206.85</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,241,054.49</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,496,173.59
Deduct reinsurance, rebate, and return premiums.....	220,111.75
Net cash received for premiums—all fire.....	\$1,276,061.84
Received for interest on mortgages.....	29,319.44
Interest and dividends from all other sources.....	41,907.77
Income from all other sources.....	749.96
Gross cash income .....	<u>\$1,348,039.01</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$638,560.64
Deduct salvage and reinsurance.....	39,421.33
Net amount paid for losses—all fire.....	\$599,139.31
Dividends paid stockholders.....	30,000.00
Commissions and brokerage.....	265,023.43
Salaries and fees of officers and employees.....	46,303.18
State and local taxes.....	32,723.31
All other payments and expenditures.....	158,923.73
Gross cash expenditures.....	<u><u>\$1,132,112.96</u></u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$196,641,128.00	\$2,233,032.92
Written or renewed during the year.....	131,889,081.00	1,505,618.10
Total .....	\$328,530,209.00	\$3,738,651.02
Deduct risks expired or terminated.....	127,042,785.00	1,547,613.05
In force at the end of the year.....	\$201,487,424.00	\$2,191,037.97
Deduct amount reinsured.....	6,213,929.00	65,199.07
Net amount in force Dec. 31, 1896....	\$195,273,495.00	\$2,125,838.90

## MISCELLANEOUS.

Premiums received from organization to date.....	\$22,402,350.78
Losses paid from organization to date.....	12,380,633.60
Fire losses incurred during the year.....	599,484.44
Cash dividends declared since commencing business.....	738,000.00
Company's stock owned by the directors, at par value....	78,890.00
Dividends declared during the year (10 per cent).....	30,000.00
Amount loaned to officers and directors.....	20,000.00
Amount loaned to stockholders not officers.....	1,500.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$15,000.00	\$11,997.25
Georgia .....	27,750.00	18,569.30
Oregon .....	55,500.00	13,171.76

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$111,625.00
Premiums received .....	1,533.89

# WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated March, 1853. Commenced business March, 1853.

MARSHALL S. DRIGGS, *President.*

FREDERICK H. WAY, *Secretary.*

CASH CAPITAL, \$250,000.00.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$629,000.00
Loans on mortgages of real estate (first liens).....	295,650.00
Interest due and accrued thereon.....	3,055.88
Value of lands mortgaged.....	\$276,000.00
Value of buildings thereon.....	237,500.00
Insurance held as collateral.....	232,800.00
Market value of stocks and bonds.....	528,745.00
Loans on collateral securities.....	7,400.00
Cash in the company's office.....	1,079.51
Cash deposited in bank.....	74,172.80
Interest due and accrued.....	2,886.77
Gross premiums in course of collection.....	86,545.07
Rents due and accrued.....	5,632.00
Due for reinsurance on losses paid.....	159.54
Premiums more than three months due, \$2,571.80.	
Gross assets .....	\$1,634,326.57

## LIABILITIES.

Net amount of unpaid losses.....	\$35,176.52
Unearned premiums at fifty per cent of gross premiums..	509,632.07
Dividends to stockholders unpaid.....	430.00
Due and accrued for salaries, rent, and incidental expenses	283.33
Commissions and brokerage.....	14,279.24
Reinsurance .....	1,123.25
Taxes .....	4,255.60
Gross liabilities, except capital and surplus.....	\$565,180.01



Paid-up capital .....	\$250,000.00	
Surplus beyond all liabilities.....	819,146.56	
		<hr/>
Surplus as regards policy-holders.....		\$1,069,146.56
		<hr/>
Total liabilities, including capital and surplus.....		<u>\$1,634,326.57</u>

## INCOME.

Cash received for gross premiums.....	\$666,035.79	
Deduct reinsurance, rebate, and return premiums.....	76,296.96	
		<hr/>
Net cash received for premiums—all fire.....		\$589,738.83
Received for interest on mortgages.....		12,670.39
Interest and dividends from all other sources.....		27,012.71
Income from all other sources.....		9,094.59
		<hr/>
Gross cash income.....		<u>\$638,516.52</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$262,493.19	
Deduct salvage and reinsurance.....	16,195.96	
		<hr/>
Net amount paid for losses—all fire.....		\$246,297.23
Dividends paid stockholders.....		51,170.00
Commissions and brokerage.....		137,732.94
Salaries and fees of officers and employees.....		66,590.20
State and local taxes.....		6,495.85
All other payments and expenditures.....		41,766.73
		<hr/>
Gross cash expenditures.....		<u>\$550,052.95</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$124,046,938.00	\$1,036,740.26
Written or renewed during the year.....	77,668,008.00	682,544.73
	<hr/>	<hr/>
Total .....	\$201,714,946.00	\$1,719,284.99
Deduct risks expired or terminated.....	75,202,450.00	663,341.92
	<hr/>	<hr/>
In force at the end of the year.....	\$126,512,496.00	\$1,055,943.07
Deduct amount reinsured.....	4,573,329.00	36,678.93
	<hr/>	<hr/>
Net amount in force Dec. 31, 1896....	<u>\$121,939,167.00</u>	<u>\$1,019,264.14</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$15,479,366.97
Losses paid from organization to date.....	8,015,959.95
Fire losses incurred during the year.....	233,078.22
Cash dividends declared since commencing business....	1,502,500.00
Company's stock owned by the directors, at par value....	47,500.00
Dividends declared during the year (5 per cent).....	50,000.00
Amount loaned to officers and directors.....	5,000.00
Amount loaned to stockholders not officers.....	2,400.00
Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$13,500.00	\$3,863.19
Georgia .....	27,500.00	14,624.75

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$415,718.00
Premiums received .....	4,812.96
Losses paid .....	126.62
Losses incurred .....	181.62



MUTUAL  
FIRE INSURANCE COMPANIES  
OF OTHER STATES.

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DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE  
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES  
AUTHORIZED TO DO BUSINESS IN THE STATE OF  
NEW HAMPSHIRE, SHOWING THEIR CON-  
DITION ON THE 31ST DAY OF  
DECEMBER, 1896.

## FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

FITCHBURG, MASS.

Incorporated March 23, 1847. Commenced business September 1, 1847.

AMASA NORCROSS, *President.*EDWARD P. DOWNE, *Secretary.*

## I. ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$80,000.00
Loans on mortgages of real estate (first liens).....	34,639.00
Value of lands mortgaged.....	\$22,700.00
Value of buildings thereon.....	46,600.00
Insurance held as collateral.....	39,640.00
Market value of stocks and bonds.....	56,190.00
Loans on collateral securities.....	10,700.00
Cash in company's office.....	1,130.71
Cash deposited in banks.....	8,550.08
Interest due and accrued.....	1,876.84
Premiums in course of collection.....	16,311.16
Loans on personal securities.....	3,900.00
Rents .....	561.00
Gross available assets.....	\$213,858.79
Assessable contingent premiums on outstanding risks, \$312,906.97.	

## II. LIABILITIES.

Net amount of unpaid losses.....	\$7,679.19
Unearned premiums at fifty per cent of gross premiums..	156,453.48
Due or to become due for borrowed money and interest..	25,000.00
Profits or surplus due on terminated policies.....	250.00
Commissions on premiums in course of collection.....	2,127.54
Rents, taxes, salaries, and incidental expenses.....	997.39
Liabilities, except surplus.....	\$192,507.60
Surplus .....	21,351.19
Gross liabilities, including surplus.....	\$213,858.79

## III. INCOME.

Net cash premiums received during the year.....	\$123,920.44
Interest received on mortgages.....	2,229.74
Interest and dividends from all other sources.....	2,872.50
Income from all other sources.....	3,361.58
	<hr/>
Gross cash income.....	\$132,384.26
Contingent premiums received during the year, \$121,384.00.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$70,846.98
Commissions on premiums.....	16,410.59
Salaries and fees of officers and employees.....	8,801.46
Profits or surplus on terminated policies.....	25,183.83
State and local taxes.....	2,236.48
Interest on borrowed money.....	1,540.84
Office and incidental expenses.....	8,914.37
	<hr/>
Gross cash expenditures .....	\$133,934.55
	<hr/>

## V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1896.....	\$22,363,958.00	\$346,859.67	\$346,859.67
Risks written during the year....	8,233,831.00	121,384.60	121,384.60
	<hr/>	<hr/>	<hr/>
Total .....	\$30,597,789.00	\$468,244.27	\$468,244.27
Risks terminated during the year	10,304,909.00	155,337.30	155,337.30
	<hr/>	<hr/>	<hr/>

Amount in force Dec. 31, 1896	\$20,292,880.00	\$312,906.97	\$312,906.97
Contingent premiums on outstanding risks, less assessments paid thereon.....			312,906.97
Losses incurred during the year.....			62,082.32
Percentage of cash premiums returned during the year as profit or surplus:			
Ten, fifteen, and twenty per cent.			

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$1,297,001.00
Cash premiums received .....	18,470.94
Contingent premiums therewith.....	18,470.94
Losses paid during the year.....	9,672.71
Losses incurred during the year.....	9,649.05

## MERCHANTS AND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

Incorporated April 1, 1846. Commenced business January 1, 1847.

JOHN D. WASHBURN, *President.*

E. B. STODDARD, *Secretary.*

### I. ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$33,800.00
Loans on mortgages of real estate (first liens).....	62,250.00
Value of lands mortgaged.....	\$71,500.00
Value of buildings thereon.....	96,000.00
Insurance held as collateral.....	61,350.00
Market value of stocks and bonds.....	118,422.00
Cash deposited in banks.....	7,359.58
Interest due and accrued.....	12,306.05
Premiums in course of collection.....	10,017.82
Loans on personal securities.....	1,163.43
Gross available assets.....	\$245,318.88
Assessable contingent premiums on outstanding risks, \$341,029.47.	

### II. LIABILITIES.

Net amount of unpaid losses.....	\$2,930.76
Unearned premiums at fifty per cent of gross premiums..	167,082.20
Return premiums due on cancelled policies.....	4,500.00
Commissions on premiums in course of collection.....	1,866.30
Liabilities, except surplus.....	\$176,379.26
Surplus .....	68,939.62
Gross liabilities, including surplus.....	\$245,318.88

## III. INCOME.

Cash received for gross premiums.....	\$110,515.89
Deduct reinsurance and return premiums....	4,158.91
Net cash premiums received during the year.....	\$106,356.98
Interest received on mortgages.....	1,435.03
Interest and dividends from all other sources.....	5,777.01
Income from all other sources.....	1,123.26
Gross cash income.....	\$114,692.28
Contingent premiums received during the year, \$114,243.31.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$43,414.95
Commissions on premiums.....	16,557.70
Salaries and fees of officers and employees.....	7,503.34
Profits or surplus on terminated policies.....	47,295.15
State and local taxes.....	2,003.52
Office and incidental expenses.....	4,686.27
Gross cash expenditures.....	\$121,462.93

## V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Jan. 1, 1896.....	\$22,926,784.00	\$342,763.71	\$342,763.71
Risks written during the year....	7,488,806.00	114,243.31	114,243.31
Total .....	\$30,415,590.00	\$457,007.02	\$457,007.02
Risks terminated during the year	7,886,317.00	115,977.55	115,977.55
Amount in force Dec. 31, 1896	\$22,529,273.00	\$341,029.47	\$341,029.47
Contingent premiums on outstanding risks, less assessments paid thereon .....			341,029.47
Losses incurred during the year.....			42,169.59
Percentage of cash premium returned during the year as profit or surplus:			
Twenty, forty, and sixty per cent.			

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$390,720.00
Cash premiums received.....	5,662.73
Contingent premiums therewith.....	5,662.73
Losses paid during the year.....	2,030.11
Losses incurred during the year.....	2,030.11



# PROVIDENCE MUTUAL FIRE INSURANCE COMPANY.

PROVIDENCE, R. I.

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Incorporated 1800. Commenced business 1800.

HENRY R. BARKER, *President.*

HARDIN C. WATERS, *Secretary.*

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## I. ASSETS.

Loans on mortgages of real estate (first liens).....	\$97,100.00
Value of lands mortgaged.....	\$2,400.00
Value of buildings thereon.....	8,600.00
Insurance held as collateral.....	3,000.00
Market value of stocks and bonds.....	181,254.00
Loans on collateral securities.....	1,000.00
Cash in company's office.....	722.22
Cash deposited in banks.....	34,047.92
Interest due and accrued.....	1,177.88
Premiums in course of collection.....	3,078.60
	<hr/>
Gross available assets.....	\$318,380.62
Assessable contingent premiums on outstanding risks, \$236,427.15.	

## II. LIABILITIES.

Net amount of unpaid losses.....	\$23.00
Unearned premiums at fifty per cent of gross premiums..	117,745.92
Taxes .....	1,205.08
	<hr/>
Liabilities, except surplus.....	\$118,974.00
Surplus .....	199,406.62
	<hr/>
Gross liabilities, including surplus.....	<u>\$318,380.62</u>

## III. INCOME.

Cash received for gross premiums.....	\$63,676.83	
Deduct reinsurance and return premiums.....	3,915.23	
Net cash premiums received during the year.....		\$59,761.60
Interest and dividends from all sources.....		13,864.23
Gross cash income.....		\$73,625.83
Contingent premiums received during the year, \$63,280.58.		

## IV. EXPENDITURES.

Gross amount paid for losses.....	\$19,981.38	
Deduct amount received for reinsurance.....	.82	
Net amount paid for losses during the year.....		\$19,980.56
Commissions on premiums.....		5,190.68
Salaries and fees of officers and employees.....		8,626.00
Profits or surplus on terminated policies.....		16,773.92
State and local taxes.....		3,540.85
Rents .....		1,436.00
Office and incidental expenses.....		1,414.32
Gross cash expenditures.....		\$56,962.33

## V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Jan. 1, 1896.....	\$21,578,189.00	\$224,845.02	\$224,845.02
Risks written during the year...	5,986,822.00	63,380.58	63,380.58
Total .....	\$27,565,011.00	\$288,225.60	\$288,225.60
Risks terminated during the year	5,058,128.00	51,798.45	51,798.45
In force at the end of the year	\$22,506,883.00	\$236,427.15	\$236,427.15
Deduct amount reinsured.....	75,150.00	935.32	.....
Amount in force Dec. 31, 1896	\$22,431,733.00	\$235,491.83	\$236,427.15
Contingent premiums on outstanding risks, less assessments paid thereon .....			236,427.15
Losses incurred during the year.....			20,003.56
Percentage of cash premium returned during the year as profit or surplus:			
Twenty, thirty, forty, fifty, and sixty-five per cent.			

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$282,758.00
Cash premiums received.....	3,439.82
Contingent premiums therewith.....	3,439.82
Losses paid during the year.....	457.32
Losses incurred during the year.....	457.32

## TRADERS AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY.

LOWELL, MASS.

Incorporated June, 1848. Commenced business June, 1848.

LEVI SPRAGUE, *President.*

E. M. TUCKE, *Secretary.*

### I. ASSETS.

Loans on mortgages of real estate, (first liens).....	\$166,789.00
Value of mortgaged premises.....	\$28,000.00
Insurance held as collateral.....	16,750.00
Market value of stocks and bonds.....	378,161.00
Loans on collateral securities.....	34,200.00
Cash in the company's office.....	4,560.67
Cash deposited in banks.....	21,132.99
Interest due and accrued.....	5,558.85
Premiums in course of collection.....	7,117.17
Loans on personal securities.....	54,946.00
Gross available assets.....	\$672,465.68
Assessable contingent premiums on outstanding risks, \$672,069.01.	

### II. LIABILITIES.

Unearned premiums at fifty per cent of gross premiums..	\$333,069.03
Profits or surplus due on terminated policies.....	4,544.00
Commissions on premiums in course of collection.....	977.57
Liabilities, except surplus.....	\$338,590.60
Surplus .....	333,875.08
Gross liabilities, including surplus.....	\$672,465.68

## III. INCOME.

Cash received for gross premiums.....	\$210,064.04
Deduct reinsurance and return premiums....	5,938.48
Net cash premiums received during the year.....	\$204,125.56
Interest received on mortgages.....	6,358.71
Interest and dividends from all other sources.....	22,258.13
Income from all other sources.....	1,371.58
Gross cash income.....	\$234,113.98
Contingent premiums received during the year, \$194,588.77.	

## IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$80,415.44
Commissions on premiums.....	30,264.83
Salaries and fees of officers and employees.....	19,046.29
Profits or surplus on terminated policies.....	96,476.35
State and local taxes.....	2,314.60
Rents .....	1,600.00
Gross cash expenditures.....	\$230,117.51

## V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Jan. 1, 1896.....	\$41,965,558.00	\$649,564.41	\$649,564.41
Risks written during the year....	12,328,009.00	194,588.77	194,588.77
Total .....	\$54,293,567.00	\$844,153.18	\$844,153.18
Risks terminated during the year	11,080,108.00	172,084.17	172,084.17
Amount in force Dec. 31, 1896	\$43,213,459.00	\$672,069.01	\$672,069.01
Losses incurred during the year.....			78,798.90
Percentage of cash income returned during the year as profit or surplus:			
Thirty, fifty, and seventy per cent.			

## NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$884,522.00
Cash premiums received.....	12,945.81
Contingent premiums therewith.....	12,945.81
Losses paid during the year.....	4,627.32
Losses incurred during the year.....	4,627.32



FIRE AND FIRE-MARINE  
INSURANCE COMPANIES  
OF OTHER COUNTRIES.

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UNITED STATES BRANCHES.

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**DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIRE  
AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES,  
AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW  
HAMPSHIRE, SHOWING THEIR CONDITION ON  
THE 31ST DAY OF DECEMBER, 1896.**

## BRITISH AMERICA ASSURANCE COMPANY.

## UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President*.P. H. SIMS, *Secretary*.

## ASSETS.

Market value of stocks and bonds.....	\$979,336.00
Cash deposited in bank.....	2,666.51
Interest due and accrued.....	10,914.77
Gross premiums in course of collection.....	190,545.49
Bills receivable, not matured, taken for premiums.....	8,248.93
Gross assets .....	<u>\$1,191,711.70</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$109,140.05
Unearned premiums at 50 per cent on fire and inland risks.....	\$571,852.32
Unearned premiums at 100 per cent on marine risks..	5,169.50
Total unearned premiums.....	576,514.82
Commissions and brokerage.....	17,255.91
Return premiums .....	17,262.44
Reinsurance .....	4,394.09
Gross liabilities .....	<u>\$724,567.31</u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$1,221,276.63	\$183,613.05
Deduct reinsurance, rebate, and return premiums .....	259,543.43	41,225.84
Net cash received for premiums.....	<u>\$961,733.20</u>	<u>\$142,387.21</u>
Interest and dividends from all sources.....		\$1,104,120.41
Gross cash income.....		<u>38,145.63</u>
		<u>\$1,142,266.03</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$585,101.20	\$244,833.44	
Deduct salvage and reinsurance.....	16,708.56	69,982.55	
Net amount paid for losses.....	\$568,392.64	\$174,850.89	
			\$743,243.53
Commissions and brokerage.....			232,185.39
Salaries and fees of officers and employees.....			25,766.09
State and local taxes.....			28,431.52
All other payments and expenditures.....			92,098.09
Gross cash expenditures.....			\$1,121,724.62

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$88,115,844.00	\$1,131,456.91
Written or renewed during the year.....	78,207,301.00	1,228,715.42
Total .....	\$166,323,145.00	\$2,360,172.33
Deduct risks expired or terminated.....	79,772,239.00	1,208,924.42
In force at the end of the year.....	\$86,550,906.00	\$1,151,247.91
Deduct amount reinsured.....	3,420,649.00	36,627.69
Net amount in force Dec. 31, 1896....	\$83,130,257.00	\$1,114,620.22
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$3,557,519.00	\$42,388.40
Written or renewed during the year.....	20,916,746.00	197,248.18
Total .....	\$24,474,265.00	\$239,636.58
Deduct risks expired or terminated.....	22,000,986.00	206,389.65
In force at the end of the year.....	\$2,473,279.00	\$33,246.93

## MISCELLANEOUS.

Premiums received in the United States.....	\$14,265,188.22
Losses paid in the United States.....	9,098,903.03
Fire, marine, and inland losses incurred during the year..	703,089.12
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$106,500.00	\$38,518.71
Virginia .....	25,774.00	9,266.36
Georgia .....	28,750.00	20,762.31



## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$310,873.00
Premiums received .....	4,601.20
Losses paid .....	199.97
Losses incurred .....	199.97

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**CALEDONIAN INSURANCE COMPANY.**
**UNITED STATES BRANCH.****EDINBURGH, SCOTLAND.**


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 Commenced business in the United States, 1890.

*Resident Manager, CHARLES H. POST, New York City.*


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**ASSETS.**

Market value of stocks and bonds .....	\$1,821,721.25
Cash in the company's office .....	501.77
Cash deposited in bank .....	91,376.30
Interest due and accrued .....	20,083.96
Gross premiums in course of collection .....	165,751.82
Due for reinsurance on losses paid .....	1,748.85
Gross assets .....	<u>\$2,101,183.95</u>

**LIABILITIES.**

Net amount of unpaid losses .....	\$166,998.52
Unearned premiums at fifty per cent of gross premiums ..	994,836.25
Commissions and brokerage .....	30,149.74
Reinsurance .....	14,057.02
Contingent reserve .....	10,000.00
All other liabilities .....	2,404.55
Gross liabilities .....	<u><u>\$1,218,446.08</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,528,685.36
Deduct reinsurance, rebate, and return premiums.....	297,986.81
Net cash received for premiums—all fire.....	\$1,230,698.55
Interest and dividends from all sources.....	65,953.57
Gross cash income.....	\$1,296,652.12

## EXPENDITURES.

Gross amount paid for losses.....	\$818,476.12
Deduct salvage and reinsurance.....	51,061.44
Net amount paid for losses—all fire.....	\$767,414.68
Commissions and brokerage.....	249,232.38
Salaries and fees of officers and employees.....	74,000.53
State and local taxes.....	46,776.78
All other payments and expenditures.....	76,996.17
Gross cash expenditures.....	\$1,214,420.54

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$216,657,651.00	\$2,379,590.91
Written or renewed during the year.....	131,743,133.00	1,582,141.53
Total .....	\$348,400,784.00	\$3,961,732.44
Deduct risks expired or terminated.....	157,718,415.00	1,836,922.59
In force at the end of the year.....	\$190,682,369.00	\$2,124,809.85
Deduct amount reinsured.....	11,048,824.00	135,037.34
Net amount in force Dec. 31, 1896....	\$179,633,545.00	\$1,989,772.51

## MISCELLANEOUS.

Premiums received in the United States.....	\$9,144,696.37
Losses paid in the United States.....	5,382,776.31
Fire losses incurred during the year.....	731,344.56
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$110,500.00	\$50,323.64
Oregon .....	57,125.00	3,933.60
Georgia .....	25,000.00	16,964.07
Virginia .....	25,000.00	15,905.92

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$815,963.00
Premiums received .....	13,848.61
Losses paid .....	7,690.96
Losses incurred .....	7,913.92

**COMMERCIAL UNION ASSURANCE COMPANY.**  
(LIMITED.)

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1871.

*Resident Manager, CHARLES SEWALL, New York City.*

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$918,303.03
Market value of stocks and bonds.....	1,583,777.50
Cash in the company's office.....	307.80
Cash deposited in bank.....	504,753.59
Interest due and accrued.....	22,795.81
Gross premiums in course of collection.....	361,489.32
Rents due and accrued.....	7,645.94
Bills receivable, not matured, taken for premiums.....	16,861.35
Due for reinsurance on losses paid.....	1,775.80
Gross assets .....	\$3,417,710.34

## LIABILITIES.

Net amount of unpaid losses.....	\$223,136.10
Unearned premiums at fifty per cent of gross premiums..	1,891,207.23
Reclaimable on perpetual fire policies.....	84,179.58
Commissions and brokerage.....	51,406.32
Return premiums .....	1,061.59
Reinsurance .....	3,622.50
Gross liabilities.....	\$2,254,613.37

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$3,000,614.22	\$183,189.47
Deduct reinsurance, rebate, and return premiums .....	570,582.43	19,186.49
Net cash received for premiums.....	<u>\$2,430,031.79</u>	<u>\$164,002.98</u>
		\$2,594,034.77
Interest and dividends from all sources.....		70,198.00
Income from all other sources.....		31,722.78
Deposit premiums received from perpetual fire risks, \$10,451.25.		
Gross cash income .....		<u>\$2,695,955.53</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$1,345,373.03	\$314,342.91
Deduct salvage and reinsurance.....	85,589.92	17,998.56
Net amount paid for losses.....	<u>\$1,309,783.11</u>	<u>\$196,344.35</u>
		\$1,506,127.46
Commissions and brokerage.....		442,157.15
Salaries and fees of officers and employees.....		150,640.18
State and local taxes .....		62,658.07
All other payments and expenditures.....		130,103.53
Gross cash expenditures.....		<u>\$2,291,686.39</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$370,555,864.00	\$3,961,252.95
Written or renewed during the year.....	276,424,598.00	2,946,894.28
Total .....	<u>\$646,980,462.00</u>	<u>\$6,908,147.23</u>
Deduct risks expired or terminated.....	278,138,586.00	3,055,709.34
In force at the end of the year.....	\$368,841,876.00	\$3,852,437.89
Deduct amount reinsured.....	9,314,244.00	83,544.20
Net amount in force Dec. 31, 1896.....	<u>\$359,527,632.00</u>	<u>\$3,768,893.69</u>
Perpetual risks in force.....	\$4,491,229.17	\$93,532.87

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$744,152.00	\$19,631.06
Written or renewed during the year.....	35,187,178.00	179,911.63
Total .....	\$35,931,330.00	\$199,542.69
Deduct risks expired or terminated.....	35,456,030.00	185,121.83
In force at the end of the year.....	\$475,300.00	\$14,420.86
Deduct amount reinsured.....	20,000.00	900.00
Net amount in force Dec. 31, 1896.....	\$455,300.00	\$13,520.86

## MISCELLANEOUS.

Premiums received in the United States.....	\$44,220,639.77
Losses paid in the United States.....	27,315,424.46
Fire, marine, and inland losses incurred during the year.	1,438,970.37
Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$109,000.00	\$65,963.23
Virginia .....	54,500.00	37,843.99
Georgia .....	27,250.00	55,923.84
Oregon .....	54,500.00	19,072.97

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$956,593.00
Premiums received .....	14,214.57
Losses paid .....	6,613.05
Losses incurred .....	7,212.98

## IMPERIAL INSURANCE COMPANY.

(LIMITED.)

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1863.

*Resident Manager, J. J. COURTNEY, New York City.*

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$476,634.70
Market value of stocks and bonds.....	1,100,225.41
Cash in the company's office.....	400.00
Cash deposited in bank.....	89,081.06
Gross premiums in course of collection.....	156,144.58
Rents due and accrued.....	2,757.50
Bills receivable, not matured, taken for premiums.....	2,444.00
Premiums more than three months due, \$4,021.09.	
Gross assets .....	<u>\$1,827,687.25</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$67,771.73
Unearned premiums at fifty per cent of gross premiums..	808,633.39
Commissions and brokerage.....	11,397.67
Gross liabilities .....	<u><u>\$887,802.79</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,387,747.27
Deduct reinsurance, rebate, and return premiums.....	<u>282,678.82</u>
Net cash received for premiums—all fire.....	\$1,105,068.45
Interest and dividends from all sources.....	40,468.30
Income from all other sources.....	<u>34,403.97</u>
Gross cash income.....	<u>\$1,179,940.72</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$673,323.99	
Deduct salvage and reinsurance.....	48,398.33	
Net amount paid for losses—all fire.....		\$625,425.66
Commissions and brokerage.....		209,730.30
Salaries and fees of officers and employees.....		98,145.46
State and local taxes.....		30,692.96
All other payments and expenditures.....		60,248.24
Gross cash expenditures.....		<u>\$1,024,242.62</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$174,004,469.00	\$1,855,378.10
Written or renewed during the year.....	111,560,363.00	1,352,471.14
Total .....	<u>\$285,564,832.00</u>	<u>\$3,207,849.24</u>
Deduct risks expired or terminated.....	126,274,513.00	1,487,635.75
In force at the end of the year.....	<u>\$159,290,319.00</u>	<u>\$1,720,213.49</u>
Deduct amount reinsured.....	11,584,338.00	102,946.71
Net amount in force Dec. 31, 1896.....	<u>\$147,705,981.00</u>	<u>\$1,617,266.78</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$24,457,641.12
Losses paid in the United States.....	15,932,433.42
Fire losses incurred during the year.....	615,392.34
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$132,150.00	\$27,825.91
Virginia .....	55,062.50	14,012.48
Georgia .....	27,531.25	17,944.97
Oregon .....	55,062.50	16,505.41

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$327,671.00
Premiums received .....	6,796.71
Losses paid .....	9,628.49
Losses incurred .....	9,128.49

## LANCASHIRE INSURANCE COMPANY.

## UNITED STATES BRANCH.

## MANCHESTER, ENGLAND.

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Commenced business in the United States, 1872.

*Resident Manager*, E. LITCHFIELD, New York City.

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## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$385,585.72
Market value of stocks and bonds.....	1,538,292.50
Cash in the company's offices.....	1,117.52
Cash deposited in bank.....	113,748.36
Gross premiums in course of collection.....	269,507.43
Gross assets .....	<u>\$2,308,251.53</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$187,257.69
Unearned premiums at fifty per cent of gross premiums..	1,256,408.70
Reclaimable on perpetual fire policies.....	2,234.40
Commissions and brokerage.....	40,000.00
Taxes .....	5,000.00
Gross liabilities .....	<u><u>\$1,490,900.79</u></u>

## INCOME.

Cash received for gross premiums.....	\$2,415,480.96
Deduct reinsurance, rebate, and return premiums.....	542,490.98
Net cash received for premiums—all fire.....	\$1,872,989.98
Interest and dividends from all sources.....	66,922.65
Income from all other sources.....	8,721.33
Deposit premiums received for perpetual fire risks, \$2,234.40.	
Gross cash income.....	<u>\$1,948,633.96</u>



## EXPENDITURES.

Net amount paid for losses—all fire.....	\$1,045,713.21
Commissions and brokerage.....	323,077.43
Salaries and fees of officers and employees.....	178,570.95
State and local taxes.....	45,289.00
All other payments and expenditures.....	148,155.83
Gross cash expenditures.....	<u>\$1,740,806.41</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$230,427,614.00	\$2,620,467.55
Written or renewed during the year.....	214,975,643.00	2,440,552.06
Total .....	<u>\$445,403,257.00</u>	<u>\$5,061,019.61</u>
Deduct risks expired or terminated.....	205,250,464.00	2,371,458.23
In force at the end of the year.....	<u>\$240,152,793.00</u>	<u>\$2,689,561.38</u>
Deduct amount reinsured .....	20,531,480.00	176,743.97
Net amount in force Dec. 31, 1896.....	<u>\$219,621,315.00</u>	<u>\$2,512,817.41</u>
Perpetual risks in force.....	\$63,100.00	\$2,352.00

## MISCELLANEOUS.

Premiums received in the United States.....	\$30,882,664.00
Losses paid in the United States.....	19,990,922.00
Fire losses incurred during the year.....	1,003,968.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$110,500.00	\$54,207.91
Virginia .....	55,250.00	20,021.68
Georgia .....	25,000.00	36,958.38
Oregon .....	56,500.00	6,535.07

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$626,214.00
Premiums received .....	9,171.36
Losses paid .....	5,120.17
Losses incurred .....	5,120.17

# LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

## UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

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Commenced business in the United States, 1851.

*Resident Manager*, HENRY W. EATON, New York City.

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### ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,730,000.00
Loans on mortgages of real estate (first liens).....	3,575,718.64
Interest due and accrued thereon.....	45,522.62
Value of lands mortgaged.....	\$3,337,450.00
Value of buildings thereon.....	3,231,353.00
Market value of stocks and bonds.....	2,162,675.00
Cash in the company's office.....	7,402.20
Cash deposited in bank.....	838,699.32
Interest due and accrued.....	475.64
Gross premiums in course of collection.....	948,702.43
Rents due and accrued.....	10,000.00
Due for reinsurance on losses paid.....	20,349.48
Premiums more than three months due, \$55,745.45.	
Gross assets .....	<u>\$9,339,545.33</u>

### LIABILITIES.

Net amount of unpaid losses.....	\$516,707.91
Unearned premiums at fifty per cent of gross premiums..	3,817,334.35
Reclaimable on perpetual fire policies.....	330,613.90
Net premium reserve under life department.....	106,907.48
Commissions and brokerage.....	113,312.93
Return premiums .....	67,689.00
Reinsurance .....	91,881.09
Contingent reserve.....	50,000.00
All other liabilities.....	40,700.00
Gross liabilities .....	<u>\$5,135,146.66</u>

## INCOME.

Cash received for gross premiums.....	\$6,977,557.48	
Deduct reinsurance, rebate, and return premiums.....	1,606,870.93	
Net cash received for premiums—all fire.....		\$5,370,686.53
Received for interest on mortgages.....		151,969.19
Interest and dividends from all other sources.....		107,000.96
Income from all other sources.....		57,058.29
Deposit premiums received for perpetual fire risks, \$9,027.96.		
Gross cash income.....		<u>\$5,686,714.97</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$3,372,398.00	
Deduct salvage and reinsurance.....	410,081.36	
Net amount paid for losses—all fire.....		\$2,862,317.24
Commissions and brokerage.....		935,376.99
Salaries and fees of officers and employees.....		320,629.88
State and local taxes.....		114,840.19
All other payments and expenditures.....		325,199.26
Deposit premiums received on perpetual fire risks, \$10,797.73.		
Gross cash expenditures.....		<u>\$4,558,363.56</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$902,503,856.00	\$8,460,567.12
Written or renewed during the year.....	725,575,302.00	7,080,467.91
Total .....	<u>\$1,628,079,158.00</u>	<u>\$15,541,035.03</u>
Deduct risks expired or terminated.....	712,472,269.00	7,317,598.24
In force at the end of the year.....	<u>\$915,606,889.00</u>	<u>\$8,223,436.79</u>
Deduct amount reinsured .....	76,786,345.00	588,828.09
Net amount in force Dec. 31, 1896. ....	<u>\$838,820,544.00</u>	<u>\$7,634,608.70</u>
Perpetual risks in force.....	\$10,268,250.00	\$348,014.63

## MISCELLANEOUS.

Premiums received in the United States.....	\$115,683,508.88
Losses paid in the United States.....	69,303,189.14
Fire losses incurred during the year.....	2,745,442.62

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$120,000.00	\$88,564.00
Oregon .....	60,000.00	24,799.61
Virginia .....	54,000.00	69,631.00
Georgia .....	30,000.00	43,594.26

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,909,524.00
Premiums received .....	22,247.33
Losses paid .....	10,160.50
Losses incurred .....	11,720.50

### LONDON ASSURANCE CORPORATION.

#### UNITED STATES BRANCH.

#### LONDON, ENGLAND.

Commenced business in the United States, 1872.

*Resident Manager*, CHARLES L. CASE, New York City.

#### ASSETS.

Loans on mortgages of real estate (first liens) .....	\$28,000.00
Market value of stocks and bonds .....	1,895,856.25
Cash in the company's office .....	2,231.11
Cash deposited in bank .....	170,743.96
Interest due and accrued .....	5,889.59
Gross premiums in course of collection .....	220,481.55
Bills receivable, not matured, taken for premiums .....	19,264.55
Due for reinsurance on losses paid .....	13,882.02
All other assets .....	309.95
Gross assets .....	<u>\$2,356,658.98</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$150,336.86
Unearned premiums at 50 per cent on fire risks.....	\$762,882.60	
Unearned premiums at 100 per cent on marine risks...	31,840.96	
Total unearned premiums.....		794,723.56
Reclaimable on perpetual fire policies.....		174.80
Commissions and brokerage.....		27,764.04
Return premiums .....		300.01
Reinsurance .....		6,450.21
Gross liabilities .....		<u>\$979,749.48</u>

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	\$1,116,143.18	\$465,845.98	
Deduct reinsurance, rebate, and return premiums .....	199,394.59	115,090.47	
Net cash received for premiums.....	<u>916,748.59</u>	<u>\$350,755.51</u>	
			\$1,267,504.10
Received for interest on mortgages.....			675.00
Interest and dividends from all other sources.....			73,666.81
Gross cash income .....			<u>\$1,341,845.91</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$460,820.13	\$304,334.56	
Deduct salvage and reinsurance.....	36,034.34	58,862.02	
Net amount paid for losses.....	<u>\$424,785.79</u>	<u>\$245,472.54</u>	
			\$670,258.33
Commissions and brokerage.....			209,151.56
Salaries and fees of officers and employees.....			90,191.72
State and local taxes.....			32,734.54
All other payments and expenditures.....			81,833.81
Gross cash expenditures.....			<u>\$1,084,169.96</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$174,697,160.00	\$1,576,019.39
Written or renewed during the year.....	126,287,151.00	1,121,422.87
Total .....	\$300,984,311.00	\$2,697,442.26
Deduct risks expired or terminated.....	118,233,523.00	1,096,367.10
In force at the end of the year.....	\$182,750,788.00	\$1,601,075.16
Deduct amount reinsured .....	11,666,180.00	75,125.95
Net amount in force Dec. 31, 1896....	\$171,084,608.00	\$1,525,949.21

  

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$4,230,098.00	\$92,170.85
Written or renewed during the year.....	98,478,853.00	452,802.34
Total .....	\$102,708,951.00	\$544,973.19
Deduct risks expired or terminated.....	99,495,432.00	508,096.69
In force at the end of the year.....	\$3,213,519.00	\$36,876.50
Deduct amount reinsured.....	365,644.00	5,035.54
Net amount in force Dec. 31, 1896....	\$2,847,875.00	\$31,840.96

## MISCELLANEOUS.

Premiums received in the United States.....	\$20,844,652.00
Losses paid in the United States.....	12,401,370.00
Fire, marine, and inland losses incurred during the year..	630,850.58
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$27,531.25	\$2,373.53
Ohio .....	110,125.00	36,868.02
Oregon .....	55,062.50	8,179.49
Virginia .....	52,753.12	6,149.46

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$271,085.00
Premiums received .....	3,386.81
Losses paid .....	558.12
Losses incurred .....	558.12

# LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

## UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1879.

*Resident Manager*, A. G. McILWAINE, New York City.

### ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$299,125.00
Market value of stocks and bonds.....	1,937,030.00
Cash in the company's office.....	25,851.54
Cash deposited in bank.....	157,017.55
Interest due and accrued.....	500.00
Gross premiums in course of collection.....	292,486.21
Rents due and accrued.....	7,091.57
Bills receivable, not matured, taken for premiums.....	7,400.73
Due for reinsurance on losses paid.....	111.14
Premiums more than three months due, \$11,542.41.	
Gross assets .....	<u>\$2,726,613.74</u>

### LIABILITIES.

Net amount of unpaid losses.....	\$129,242.06
Unearned premiums at fifty per cent of gross premiums..	1,445,000.87
Commissions and brokerage.....	50,826.59
Return premiums .....	1,432.15
Reinsurance .....	44,047.95
All other liabilities.....	1,330.65
Gross liabilities .....	<u><u>\$1,671,880.27</u></u>

## INCOME.

Cash received for gross premiums.....	\$2,314,082.63
Deduct reinsurance, rebate, and return premiums.....	563,586.32
Net cash received for premiums—all fire.....	\$1,750,496.31
Interest and dividends from all sources.....	88,349.90
Income from all other sources.....	6,629.63
Gross cash income.....	\$1,845,475.84

## EXPENDITURES.

Gross amount paid for losses.....	\$994,273.64
Deduct salvage and reinsurance.....	143,346.58
Net amount paid for losses.....	\$850,927.06
Commissions and brokerage.....	337,826.29
Salaries and fees of officers and employees.....	138,241.97
State and local taxes.....	43,460.80
All other payments and expenditures.....	107,397.02
Gross cash expenditures.....	\$1,477,853.14

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$381,257,498.00	\$3,109,679.38
Written or renewed during the year.....	275,483,530.00	2,306,102.99
Total .....	\$656,741,028.00	\$5,415,782.37
Deduct risks expired or terminated.....	264,598,239.00	2,311,691.92
In force at the end of the year.....	\$392,142,789.00	\$3,104,090.45
Deduct amount reinsured.....	21,227,847.00	214,088.72
Net amount in force Dec. 31, 1896....	\$370,914,942.00	\$2,890,001.73

## MISCELLANEOUS.

Premiums received in the United States.....	\$24,682,997.52
Losses paid in the United States.....	14,677,736.82
Fire losses incurred during the year.....	845,267.03
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$119,875.00	\$53,012.64
Virginia .....	50,000.00	17,793.10
Oregon .....	59,937.00	18,024.00
Georgia .....	29,450.00	25,395.20



## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$994,990.00
Premiums received .....	15,009.36
Losses paid .....	6,785.93
Losses incurred .....	6,918.93

## MANCHESTER FIRE ASSURANCE COMPANY.

## UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1890.

*Resident Manager, G. W. WENSLEY, New York City.*

## ASSETS.

Market value of stocks and bonds .....	\$1,802,445.00
Cash in the company's office .....	6,520.29
Cash deposited in bank .....	87,081.52
Gross premiums in course of collection .....	273,754.25
Due for reinsurance on losses paid .....	3,353.20
Gross assets .....	<u>\$2,173,154.26</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$154,764.04
Unearned premiums at fifty per cent of gross premiums...	1,084,512.15
Commissions and brokerage .....	47,752.43
Due special agents .....	1,228.39
Gross liabilities .....	<u>\$1,288,257.01</u>

## INCOME.

Cash received for gross premiums .....	\$1,881,865.33
Deduct reinsurance, rebate, and return premiums .....	497,051.15
Net cash received for premiums—all fire .....	\$1,384,814.18
Interest and dividends from all sources .....	65,836.30
Gross cash income .....	<u>\$1,450,650.48</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$965,761.18
Deduct salvage and reinsurance.....	88,092.05
Net amount paid for losses—all fire.....	\$877,669.13
Commissions and brokerage.....	266,704.74
Salaries and fees of officers and employees.....	98,557.61
State and local taxes.....	43,533.34
All other payments and expenditures.....	102,108.75
Gross cash expenditures.....	<u>\$1,388,573.57</u>

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$194,171,234.49	\$2,475,096.93
Written or renewed during the year.....	152,411,747.09	1,858,547.58
Total .....	\$346,582,981.58	\$4,333,644.51
Deduct risks expired or terminated.....	155,547,031.91	2,004,268.28
In force at the end of the year.....	\$191,035,949.67	\$2,329,376.23
Deduct amount reinsured.....	10,953,935.19	160,351.90
Net amount in force Dec. 31, 1896....	<u>\$180,082,014.48</u>	<u>\$2,169,024.33</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$9,634,669.58
Losses paid in the United States.....	5,755,541.99
Fire losses incurred during the year.....	827,699.97
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$27,875.00	\$4,883.82
Ohio .....	111,500.00	74,042.97
Oregon .....	57,125.00	6,057.11
Virginia .....	55,750.00	2,925.32

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$556,424.00
Premiums received .....	8,375.57
Losses paid .....	9,968.79
Losses incurred .....	9,358.79

# NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

## UNITED STATES BRANCH.

LONDON AND EDINBURGH, GREAT BRITAIN.

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Commenced business in the United States, 1866.

*Resident Manager*, HENRY E. BOWERS, New York City.

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### ASSETS.

Market value of stocks and bonds.....	\$3,340,169.00
Cash in the company's office.....	22,810.38
Cash deposited in bank.....	252,345.13
Interest due and accrued.....	55,546.00
Gross premiums in course of collection.....	392,070.18
Bills receivable, not matured, taken for premiums.....	2,780.36
Due for reinsurance on losses paid.....	389.97
All other assets .....	1,250.00
Premiums more than three months due, \$25,841.24.	
Gross assets .....	<u>\$4,067,361.02</u>

### LIABILITIES.

Net amount of unpaid losses.....	\$207,236.09
Unearned premiums at fifty per cent of gross premiums..	1,859,522.16
Commissions and brokerage.....	67,121.35
Special agents' balances .....	8,722.02
All other liabilities .....	10,136.82
Gross liabilities .....	<u>\$2,152,738.44</u>

### INCOME.

Cash received for gross premiums.....	\$2,925,179.52
Deduct reinsurance, rebate, and return premiums.....	<u>579,561.63</u>
Net cash received for premiums—all fire.....	\$2,345,617.89
Interest and dividends from all sources.....	<u>159,651.76</u>
Gross cash income.....	<u>\$2,505,269.65</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$1,375,788.42
Deduct salvage and reinsurance.....	67,957.64
Net amount paid for losses—all fire.....	\$1,307,825.78
Commissions and brokerage.....	396,455.57
Salaries and fees of officers and employees.....	206,954.48
State and local taxes.....	56,047.32
All other payments and expenditures.....	102,029.58
Gross cash expenditures .....	<u>\$2,069,312.73</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$366,045,657.00	\$3,873,637.27
Written or renewed during the year.....	276,245,513.00	2,910,628.52
Total .....	<u>\$642,291,170.00</u>	<u>\$6,784,265.79</u>
Deduct risks expired or terminated.....	265,634,354.00	2,829,088.63
In force at the end of the year.....	\$376,656,816.00	\$3,955,177.16
Deduct amount reinsured.....	28,755,470.00	236,132.85
Net amount in force Dec. 31, 1896....	<u>\$347,901,346.00</u>	<u>\$3,719,044.31</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$49,014,894.67
Losses paid in the United States.....	31,179,918.71
Fire losses incurred during the year.....	1,268,146.47
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$102,750.00	\$109,815.06
Oregon .....	58,078.00	13,885.36
Virginia .....	52,967.00	28,910.90
Georgia .....	27,562.00	25,793.91

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$969,373.00
Premiums received.....	13,659.51
Losses paid .....	9,916.55
Losses incurred .....	11,010.81

## NORTHERN ASSURANCE COMPANY.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1875.

*Resident Manager*, GEORGE W. BABE, JR., New York City.

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$115,000.00
Market value of stocks and bonds.....	1,584,480.00
Cash in the company's office.....	5,405.76
Cash deposited in bank.....	82,632.37
Interest due and accrued.....	3,850.00
Gross premiums in course of collection.....	214,468.08
Bills receivable, not matured, taken for premiums.....	3,020.72
All other assets .....	315.25
Premiums more than three months due, \$4,280.46.	
Gross assets .....	<u>\$2,009,172.18</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$83,715.78
Unearned premiums at fifty per cent of gross premiums..	1,007,171.71
Commissions and brokerage.....	27,778.44
Return premiums .....	18,017.05
Reinsurance .....	16,030.40
Suspense account .....	565.19
Gross liabilities .....	<u><u>\$1,153,278.57</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,598,821.58
Deduct reinsurance, rebate, and return premiums.....	<u>462,803.69</u>
Net cash received for premiums—all fire.....	\$1,136,017.89
Interest and dividends from all sources.....	<u>59,032.50</u>
Gross cash income.....	<u><u>\$1,195,050.39</u></u>

## EXPENDITURES.

Gross amount paid for losses.....	\$752,208.93	
Deduct salvage and reinsurance.....	116,706.73	
Net amount paid for losses—all fire.....		\$635,502.20
Commissions and brokerage.....		162,600.98
Salaries of officers and employees.....		80,077.84
State and local taxes.....		37,866.28
All other payments and expenditures.....		128,330.66
Gross cash expenditures.....		<u>\$1,044,377.96</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$175,740,576.00	\$2,091,654.90
Written or renewed during the year.....	140,624,271.00	1,597,189.28
Total .....	<u>\$316,364,847.00</u>	<u>\$3,688,844.18</u>
Deduct risks expired or terminated.....	136,054,049.00	1,622,104.64
In force at the end of the year.....	\$180,310,798.00	\$2,066,739.54
Deduct amount reinsured.....	5,372,694.00	52,396.11
Net amount in force Dec. 31, 1896....	<u>\$174,938,104.00</u>	<u>\$2,014,343.43</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$17,321,919.78
Losses paid in the United States.....	10,799,363.59
Fire losses incurred during the year.....	598,073.16
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$110,500.00	\$69,585.52
Virginia .....	55,250.00	13,016.65
Georgia .....	27,625.00	20,549.17
Oregon .....	51,510.00	8,179.49

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$519,186.00
Premiums received .....	5,837.85
Losses paid .....	3,791.88
Losses incurred .....	3,763.88

## NORWICH UNION FIRE INSURANCE SOCIETY.

## UNITED STATES BRANCH.

## NORWICH, ENGLAND.

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 Commenced business in the United States, 1877.

*Resident Manager, J. MONTGOMERY HARE, New York City.*


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## ASSETS.

Loans on mortgages of real estate (first liens).....	\$40,000.00
Interest due and accrued thereon.....	150.00
Value of mortgaged premises.....	\$80,000.00
Insurance held as collateral.....	40,000.00
Market value of stocks and bonds.....	1,808,521.25
Cash in the company's office.....	1,233.85
Cash deposited in bank.....	234,319.49
Gross premiums in course of collection.....	145,756.64
Due for reinsurance on losses paid.....	17.67
Premiums more than three months due, \$15,389.33.	
Gross assets .....	<u>\$2,229,998.90</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$144,890.17
Unearned premiums at fifty per cent of gross premiums..	1,164,630.87
Due and accrued for salaries, rent, and incidental expenses	2,803.40
Commissions and brokerage .....	31,878.40
Gross liabilities .....	<u><u>\$1,344,202.84</u></u>

## INCOME.

Cash received for gross premiums.....	\$1,887,121.87
Deduct reinsurance, rebate, and return premiums.....	<u>374,376.19</u>
Net cash received for premiums—all fire.....	\$1,512,745.18
Received for interest on mortgages.....	1,800.00
Interest and dividends from all other sources.....	77,226.26
Income from all other sources.....	<u>1,509.65</u>
Gross cash income .....	<u>\$1,593,281.09</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$982,535.98	
Deduct salvage and reinsurance.....	49,079.79	
Net amount paid for losses—all fire.....		\$883,456.19
Commissions and brokerage.....		259,080.02
Salaries and fees of officers and employees.....		130,345.78
State and local taxes.....		21,747.94
All other payments and expenditures.....		115,634.29
Gross cash expenditures.....		<u>\$1,410,264.22</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$224,614,795.00	\$2,338,487.34
Written or renewed during the year.....	176,447,899.00	1,878,101.38
Total .....	<u>\$401,062,694.00</u>	<u>\$4,216,588.72</u>
Deduct risks expired or terminated.....	164,934,786.00	1,779,826.72
In force at the end of the year.....	<u>\$236,127,908.00</u>	<u>\$2,436,762.00</u>
Deduct amount reinsured.....	9,948,826.00	107,500.26
Net amount in force Dec. 31, 1896....	<u><u>\$226,179,082.00</u></u>	<u><u>\$2,329,261.74</u></u>

## MISCELLANEOUS:

Premiums received in the United States.....	\$17,877,238.65
Losses paid in the United States.....	10,565,576.30
Fire losses incurred during the year.....	831,881.83
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$109,625.00	\$47,612.44
Oregon .....	55,250.00	15,941.48
Georgia .....	27,625.00	30,132.60
Virginia .....	36,465.00	23,707.19

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$582,183.00
Premiums received .....	7,157.66
Losses paid .....	3,100.72
Losses incurred .....	3,119.47



## PALATINE INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1892.

*Resident Manager, WILLIAM WOOD, New York City.*

## ASSETS.

Market value of stocks and bonds.....	\$2,082,423.00
Cash in the company's office.....	7,457.32
Cash deposited in bank.....	361,907.63
Gross premiums in course of collection.....	399,756.76
Premiums more than three months due, \$23,099.93.	
Gross assets .....	<u>\$2,851,544.71</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$259,035.61
Unearned premiums at fifty per cent of gross premiums..	1,583,992.55
Commissions and brokerage.....	70,766.87
Return premiums .....	28,356.40
Reinsurance .....	6,673.61
Gross liabilities .....	<u><u>\$1,948,825.04</u></u>

## INCOME.

Cash received for gross premiums.....	\$2,781,619.22
Deduct reinsurance, rebate, and return premiums.....	<u>534,169.10</u>
Net cash received for premiums—all fire.....	\$2,247,450.12
Received for interest on mortgages.....	3,000.00
Interest and dividends from all other sources.....	<u>86,187.07</u>
Gross cash income .....	<u>\$2,336,637.19</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$1,503,436.75	
Deduct salvage and reinsurance.....	40,180.73	
Net amount paid for losses—all fire.....		\$1,463,246.02
Commissions and brokerage .....		470,696.88
Salaries and fees of officers and employees.....		168,471.45
State and local taxes.....		47,382.98
All other payments and expenditures.....		140,812.28
Gross cash expenditures.....		<u>\$2,290,609.61</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$305,252,666.00	\$3,875,686.83
Written or renewed during the year.....	252,116,936.00	2,818,997.55
Total .....	<u>\$557,369,602.00</u>	<u>\$6,694,684.38</u>
Deduct risks expired or terminated.....	265,356,758.00	3,454,266.19
In force at the end of the year.....	<u>\$292,012,844.00</u>	<u>\$3,240,418.19</u>
Deduct amount reinsured.....	8,703,696.00	72,433.10
Net amount in force Dec. 31, 1896.....	<u>\$283,309,148.00</u>	<u>\$3,167,985.09</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$11,074,926.00
Losses paid in the United States.....	6,452,776.00
Fire losses incurred during the year.....	1,376,090.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon .....	\$50,000.00	\$14,617.67
Georgia .....	25,938.00	38,342.30

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$441,929.00
Premiums received .....	7,941.46
Losses paid .....	1,996.79
Losses incurred .....	2,996.79

## PHENIX ASSURANCE COMPANY.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1879.

*Resident Manager, A. D. IRVING, New York City.*

## ASSETS.

Market value of stocks and bonds.....	\$1,975,957.50
Cash in hands of United States trustees.....	598,372.42
Cash deposited in bank.....	51,772.38
Gross premiums in course of collection.....	226,337.20
Due for reinsurance on losses paid.....	2,779.58
Premiums more than three months due, \$8,793.82.	
Gross assets .....	<u>\$2,855,219.08</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$216,006.00
Unearned premiums at fifty per cent of gross premiums...	1,423,253.98
Commissions and brokerage.....	33,111.37
Return premiums .....	5,124.67
Reinsurance .....	143,867.74
Gross liabilities .....	<u><u>\$1,821,363.76</u></u>

## INCOME.

Cash received for gross premiums.....	\$3,268,769.39
Deduct reinsurance, rebate, and return premiums.....	<u>1,236,124.27</u>
Net cash received for premiums—all fire.....	\$2,032,645.12
Interest and dividends from all sources.....	<u>71,245.00</u>
Gross cash income.....	<u>\$2,103,890.12</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$1,643,453.55	
Deduct salvage and reinsurance.....	504,855.95	
Net amount paid for losses—all fire.....		\$1,138,596.60
Commissions and brokerage .....		401,802.54
Salaries and fees of officers and employees.....		107,832.88
State and local taxes.....		53,302.28
All other payments and expenditures.....		140,887.62
Gross cash expenditures .....		<u>\$1,842,421.92</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$385,116,169.00	\$3,849,798.57
Written or renewed during the year.....	354,440,060.00	3,277,176.81
Total .....	<u>\$739,556,229.00</u>	<u>\$7,126,975.38</u>
Deduct risks expired or terminated.....	346,102,763.00	3,409,676.64
In force at the end of the year.....	<u>\$393,453,466.00</u>	<u>\$3,717,298.74</u>
Deduct amount reinsured.....	96,794,442.00	870,790.77
Net amount in force Dec. 31, 1896.....	<u>\$296,659,024.00</u>	<u>\$2,846,507.97</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$25,391,625.72
Losses paid in the United States.....	15,740,787.77
Fire losses incurred during the year.....	1,133,200.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$111,500.00	\$55,919.51
Virginia .....	22,300.00	30,313.27
Georgia .....	27,875.00	11,305.71
Oregon .....	55,750.00	14,473.03

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$436,723.63
Premiums received .....	6,286.54
Losses paid .....	778.43
Losses incurred .....	774.00

## ROYAL INSURANCE COMPANY.

## UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1851.

*Managers N. E. Department, SOULL & FIELD, Boston, Mass.*

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,757,156.24
Loans on mortgages of real estate (first liens).....	279,000.00
Interest due and accrued thereon.....	1,163.33
Value of mortgaged premises.....	\$642,500.00
Insurance held as collateral.....	282,000.00
Market value of stocks and bonds.....	4,263,352.50
Cash in the company's office.....	5,996.05
Cash deposited in bank.....	418,302.06
Interest due and accrued.....	3,750.00
Gross premiums in course of collection.....	734,864.65
Rents due and accrued.....	13,137.38
Reclaimable on perpetual insurance.....	1,385.10
All other assets .....	3,204.31
Premiums more than three months due, \$28,770.58.	
Gross assets .....	\$7,481,311.62

## LIABILITIES.

Net amount of unpaid losses.....	\$457,512.43
Unearned premiums at fifty per cent of gross premiums..	3,950,927.74
Reclaimable on perpetual policies.....	215,873.09
Reserve for life department.....	120,000.00
Due and accrued for salaries, rent, and incidental expenses	5,428.21
Commissions and brokerage.....	142,890.64
Return premiums .....	23,665.10
Reinsurance .....	155,678.89
Taxes .....	12,507.47
Liabilities of the Queen Insurance Co. assumed.....	6,500.00
Gross liabilities .....	\$5,090,983.57

## INCOME.

Cash received for gross premiums.....	\$6,158,907.67
Deduct reinsurance, rebate, and return premiums.....	1,412,275.28
Net cash received for premiums—all fire.....	\$4,745,632.39
Received for interest on mortgages.....	14,055.00
Interest and dividends from all other sources.....	184,669.14
Income from all other sources.....	31,667.57
Deposit premiums received for perpetual risks, \$12,662.79.	
Gross cash income.....	\$4,976,024.10

## EXPENDITURES.

Gross amount paid for losses.....	\$3,086,069.59
Deduct salvage and reinsurance.....	225,929.02
Net amount paid for losses—all fire.....	\$2,710,140.57
Commissions and brokerage.....	812,432.08
Salaries and fees of officers and employees.....	310,457.62
State and local taxes.....	123,738.99
All other payments and expenditures.....	283,548.23
Deposit premiums returned on perpetual risks, \$9,654.42.	
Gross cash expenditures.....	\$4,240,317.49

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$780,681,791.04	\$7,982,352.61
Written or renewed during the year.....	708,908,622.59	6,241,576.62
Total .....	\$1,489,590,414.63	\$14,223,929.23
Deduct risks expired or terminated.....	619,214,910.07	5,758,745.27
In force at the end of the year.....	\$870,375,504.56	\$8,465,183.96
Deduct amount reinsured.....	85,644,599.18	572,792.61
Net amount in force Dec. 31, 1896.....	\$784,730,905.38	\$7,892,391.35

## MISCELLANEOUS.

Premiums received in the United States.....	\$68,058,490.05
Losses paid in the United States.....	39,153,727.22
Fire losses incurred during the year.....	2,661,801.23
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$120,000.00	\$353,728.70
Virginia .....	60,000.00	56,628.49
Georgia .....	30,000.00	48,546.49
Oregon .....	60,000.00	24,382.81

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,585,432.87
Premiums received .....	26,524.96
Losses paid .....	15,946.94
Losses incurred .....	17,429.99

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SCOTTISH UNION AND NATIONAL INSURANCE  
COMPANY.

## UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

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Commenced business in the United States, 1880.
*Resident Manager, MARTIN BENNETT, Hartford, Conn.*


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ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$52,650.80
Loans on mortgages of real estate (first liens).....	1,549,607.70
Interest due and accrued thereon.....	26,834.88
Value of lands mortgaged.....	\$1,806,200.00
Value of buildings thereon.....	1,928,705.00
Insurance held as collateral.....	1,620,000.00
Market value of stocks and bonds.....	1,327,964.09
Loans on collateral securities.....	17,500.00
Cash in the company's office.....	993.01
Cash deposited in bank.....	414,763.24
Interest due and accrued.....	14,570.84
Gross premiums in course of collection.....	276,234.04
Gross assets .....	\$3,681,118.60

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LIABILITIES.

Net amount of unpaid losses.....	\$329,300.30
Unearned premiums at fifty per cent of gross premiums..	1,679,869.89
Commissions and brokerage.....	25,875.00
Gross liabilities .....	\$1,035,045.19

## INCOME.

Cash received for gross premiums.....	\$3,033,966.20
Deduct reinsurance, rebate, and return premiums.....	709,287.54
Net cash received for premiums—all fire.....	\$2,324,678.66
Received for interest on mortgages.....	78,811.10
Interest and dividends from all other sources.....	51,163.75
Gross cash income.....	\$2,454,653.51

## EXPENDITURES.

Gross amount paid for losses.....	\$1,356,310.10
Deduct salvage and reinsurance.....	230,998.06
Net amount paid for losses—all fire.....	\$1,125,312.04
Commissions and brokerage.....	495,753.60
Salaries and fees of officers and employees.....	104,267.93
State and local taxes.....	53,063.42
All other payments and expenditures.....	118,320.73
Gross cash expenditures.....	\$1,896,717.72

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$343,875,704.00	\$3,117,505.17
Written or renewed during the year.....	306,295,544.00	3,056,243.54
Total .....	\$650,171,248.00	\$6,173,748.71
Deduct risks expired or terminated.....	248,342,941.00	2,565,216.57
In force at the end of the year.....	\$401,828,307.00	\$3,608,532.14
Deduct amount reinsured.....	27,303,654.00	248,792.35
Net amount in force Dec. 31, 1896....	\$374,524,653.00	\$3,359,739.79

## MISCELLANEOUS.

Premiums received in the United States.....	\$12,549,454.87
Losses paid in the United States.....	6,748,846.16
Fire losses incurred during the year.....	1,265,367.34
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$112,500.00	\$91,432.71
Georgia .....	25,000.00	37,401.16
Ohio .....	101,000.00	137,842.73
Oregon .....	55,062.50	14,639.18
Virginia .....	52,500.00	35,427.47



## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$1,358,935.00
Premiums received .....	12,865.39
Losses paid .....	1,915.15
Losses incurred .....	2,780.54

## SUN INSURANCE OFFICE.

## UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1882.

*Resident Manager, J. J. GUILLE, New York City.*

## ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$270,000.00
Loans on mortgages of real estate (first liens).....	188,000.00
Interest due and accrued thereon.....	1,850.83
Value of lands mortgaged.....	\$153,000.00
Value of buildings thereon.....	142,000.00
Insurance held as collateral.....	127,000.00
Market value of stocks and bonds.....	1,671,802.00
Cash in the company's office.....	556.49
Cash deposited in bank.....	181,104.19
Interest due and accrued.....	21,858.76
Gross premiums in course of collection.....	304,937.64
Rents due and accrued .....	1,408.61
Gross assets .....	\$2,641,518.52

## LIABILITIES.

Net amount of unpaid losses.....	\$161,350.00
Unearned premiums at fifty per cent of gross premiums..	1,399,115.43
Due and accrued for salaries, rent, and incidental expenses	1,316.67
Commissions and brokerage.....	58,287.53
Reinsurance .....	3,375.61
Gross liabilities .....	\$1,623,445.24

## INCOME.

Cash received for gross premiums.....	\$1,908,155.72
Deduct reinsurance, rebate, and return premiums.....	350,479.93
Net cash received for premiums—all fire.....	\$1,557,675.79
Received for interest on mortgages.....	9,955.00
Interest and dividends from all other sources.....	76,933.63
Income from all other sources.....	10,569.72
Gross cash income.....	\$1,655,134.14

## EXPENDITURES.

Gross amount paid for losses.....	\$852,081.31
Deduct salvage and reinsurance.....	56,592.16
Net amount paid for losses—all fire.....	\$795,489.05
Commissions and brokerage.....	281,939.31
Salaries and fees of officers and employees.....	83,478.83
State and local taxes.....	38,903.77
All other payments and expenditures.....	152,126.43
Gross cash expenditures.....	\$1,351,937.39

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$316,015,299.00	\$2,956,880.91
Written or renewed during the year.....	196,977,105.00	1,915,808.61
Total .....	\$512,992,404.00	\$4,872,689.52
Deduct risks expired or terminated.....	194,191,560.00	1,937,260.48
In force at the end of the year.....	\$318,800,844.00	\$2,935,429.04
Deduct amount reinsured.....	15,582,804.00	137,198.17
Net amount in force Dec. 31, 1896....	\$303,218,040.00	\$2,798,230.87

## MISCELLANEOUS.

Premiums received in the United States.....	\$20,479,280.76
Losses paid in the United States.....	13,084,737.76
Fire losses incurred during the year.....	786,730.30
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$110,000.00	\$70,827.04
Virginia .....	10,380.00	12,274.86
Georgia .....	29,843.75	18,507.64
Oregon .....	59,687.50	40,586.03

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$613,326.00
Premiums received .....	6,419.83
Losses paid .....	3,630.53
Losses incurred .....	3,312.96

## SVEA FIRE AND LIFE ASSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

GOTHENBURG, SWEDEN.

Commenced business in the United States, 1884.

*Resident Managers, WEED AND KENNEDY, New York City.*

## ASSETS.

Market value of stocks and bonds.....	\$329,275.00
Cash in the company's office.....	45.51
Cash deposited in bank.....	40,067.61
Interest due and accrued.....	423.34
Gross premiums in course of collection.....	43,909.61
Gross assets .....	<u>\$413,721.07</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$23,512.42
Unearned premiums at fifty per cent of gross premiums..	119,685.27
Commissions and brokerage.....	12,543.72
Return premiums .....	5,537.54
Reinsurance .....	340.74
Gross liabilities .....	<u><u>\$161,619.69</u></u>

## INCOME.

Cash received for gross premiums.....	\$293,808.92	
Deduct reinsurance, rebate, and return premiums.....	77,439.88	
Net cash received for premiums—all fire.....		\$216,369.04
Interest and dividends from all sources.....		6,287.31
Gross cash income .....		<u>\$222,656.35</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$66,972.10	
Deduct salvage and reinsurance.....	6,728.69	
Net amount paid for losses—all fire.....		\$60,243.41
Commissions and brokerage.....		69,520.82
State and local taxes.....		934.26
All other payments and expenditures.....		3,085.34
Gross cash expenditures.....		<u>\$133,783.83</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$3,887,149.00	\$63,576.44
Written or renewed during the year.....	26,742,313.00	337,742.76
Total .....	<u>\$30,629,462.00</u>	<u>\$391,319.20</u>
Deduct risks expired or terminated.....	11,073,888.00	129,947.06
In force at the end of the year.....	\$19,555,574.00	\$261,372.14
Deduct amount reinsured.....	1,503,882.00	22,001.58
Net amount in force Dec. 31, 1896.....	<u>\$18,051,692.00</u>	<u>\$239,370.56</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$378,180.30
Losses paid in the United States.....	114,708.32
Fire losses incurred during the year.....	79,948.61

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$13,425.00
Premiums received .....	355.01

## UNION MARINE INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1880.

*Resident Manager, JAMES A. WHITLOCK, New York City.*

## ASSETS.

Market value of stocks and bonds.....	\$545,351.05
Cash deposited in bank.....	11,073.47
Gross premiums in course of collection.....	37,980.04
Bills receivable, not matured, taken for premiums.....	618.75
Due for reinsurance on losses paid.....	470.60
Premiums more than three months due, \$1,277.21.	
Gross assets .....	<u>\$595,493.91</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$17,943.52
Unearned premiums at 50 per cent on fire and inland risks.....	\$10,360.93
Unearned premiums at 100 per cent on marine risks.....	<u>52,381.59</u>
Total unearned premiums .....	62,642.52
Due and accrued for salaries, rent, and incidental expenses	119.10
Commissions and brokerage .....	2,794.64
Return premiums .....	6,603.40
Reinsurance .....	13,871.22
All other liabilities .....	817.99
Gross liabilities .....	<u><u>\$104,792.39</u></u>

## INCOME.

Cash received for gross premiums.....	\$299,607.31	
Deduct reinsurance, rebate, and return premiums.....	94,992.50	
Net cash received for premiums.....		\$204,614.81
Interest and dividends from all sources.....		21,963.27
Received from home office, \$72,898.50.		
Gross cash income.....		<u>\$226,578.08</u>

## EXPENDITURES.

Gross amount paid for losses.....	\$331,609.18	
Deduct salvage and reinsurance.....	53,459.18	
Net amount paid for losses.....		\$178,150.00
Commissions and brokerage.....		20,349.63
Salaries and fees of officers and employees.....		6,716.44
State and local taxes.....		5,090.10
All other payments and expenditures.....		7,765.21
Remitted to home office, \$72,214.11.		
Gross cash expenditures .....		<u><u>\$218,071.38</u></u>

## RISKS AND PREMIUMS.

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$2,925,169.00	\$68,276.18
Written or renewed during the year.....	52,245,966.00	293,302.99
Total .....	<u>\$55,171,135.00</u>	<u>\$361,579.17</u>
Deduct risks expired or terminated.....	50,985,409.00	288,675.72
In force at the end of the year.....	<u>\$4,185,726.00</u>	<u>\$72,903.45</u>
Deduct amount reinsured.....	870,228.00	23,357.26
Net amount in force Dec. 31, 1896.....	<u><u>\$3,315,498.00</u></u>	<u><u>\$49,546.19</u></u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$4,432,656.47
Losses paid in the United States.....	1,716,219.32
Marine and inland losses incurred during the year.....	109,833.77
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$114,080.00	\$1,256.17

## BUSINESS IN NEW HAMPSHIRE, 1896.

Risks written .....	\$1,250.00
Premiums received .....	4.80
Losses paid .....	740.86
Losses incurred .....	740.86

## WESTERN ASSURANCE COMPANY.

## UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President*.C. C. FOSTER, *Secretary*.

## ASSETS.

Loans on mortgages of real estate (first liens).....	\$20,000.00
Market value of stocks and bonds.....	1,113,904.73
Cash in the company's office.....	98.40
Cash deposited in bank.....	178,271.37
Gross premiums in course of collection.....	294,233.71
Bills receivable, not matured, taken for premiums.....	30,281.14
Gross assets .....	\$1,636,689.35

## LIABILITIES.

Net amount of unpaid losses.....	\$157,585.91
Unearned premiums at 50 per cent on fire and inland risks.....	\$369,137.52
Unearned premiums at 100 per cent on marine risks.....	1,765.90
Total unearned premiums .....	870,292.72
Commissions and brokerage.....	38,378.25
Gross liabilities .....	\$1,066,256.88

## INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$1,840,280.11	\$315,323.32
Deduct reinsurance, rebate, and return premiums .....	378,672.08	52,528.56
Net cash received for premiums.....	<u>\$1,461,608.03</u>	<u>\$262,794.76</u>
Interest and dividends from all sources.....		\$1,724,402.79
		<u>54,163.75</u>
Gross cash income.....		<u>\$1,778,566.54</u>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$905,950.33	\$371,813.21
Deduct salvage and reinsurance.....	56,101.78	103,301.21
Net amount paid for losses.....	<u>\$849,848.55</u>	<u>\$268,512.00</u>
Commissions and brokerage.....		\$1,118,360.55
Salaries and fees of officers and employees.....		352,704.86
State and local taxes.....		38,600.00
		42,409.31
All other payments and expenditures.....		151,060.36
Gross cash expenditures.....		<u>\$1,703,135.08</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$136,130,535.00	\$1,784,289.47
Written or renewed during the year.....	125,307,630.00	1,850,022.71
Total .....	<u>\$261,438,165.00</u>	<u>\$3,634,312.18</u>
Deduct risks expired or terminated.....	134,049,561.00	1,910,013.97
In force at the end of the year.....	<u>\$127,388,604.00</u>	<u>\$1,724,298.21</u>
Deduct amount reinsured.....	4,972,370.00	52,367.87
Net amount in force Dec. 31, 1896...	<u>\$122,416,234.00</u>	<u>\$1,671,930.34</u>
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$8,310,950.00	\$114,565.52
Written or renewed during the year.....	44,902,373.60	321,377.82
Total .....	<u>\$53,213,323.00</u>	<u>\$435,943.34</u>
Deduct risks expired or terminated.....	46,407,501.00	322,996.79
In force at the end of the year.....	<u>\$6,805,822.00</u>	<u>\$112,946.55</u>
Deduct amount reinsured.....	2,171,947.00	44,856.65
Net amount in force Dec. 31, 1896.....	<u>\$4,633,875.00</u>	<u>\$68,089.90</u>



## MISCELLANEOUS.

Premiums received in the United States.....	\$23,104,656.24
Losses paid in the United States.....	15,388,157.83
Fire, marine, and inland losses incurred during the year..	1,098,212.37
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$26,250.00	\$16,757.49
Ohio .....	106,500.00	56,644.46
Virginia .....	41,160.00	21,481.83
Oregon .....	54,800.00	12,975.51

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fire risks written .....	\$505,526.00
Premiums received .....	7,335.94
Losses paid .....	2,858.32
Losses incurred .....	2,858.32

FIDELITY AND CASUALTY  
INSURANCE COMPANIES  
OF OTHER STATES AND COUNTRIES.

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DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE  
FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER  
STATES AND COUNTRIES AUTHORIZED TO DO BUSINESS IN  
THE STATE OF NEW HAMPSHIRE, SHOWING THEIR  
STANDING AND CONDITION ON THE 31ST  
DAY OF DECEMBER, 1896.

# ÆTNA LIFE INSURANCE COMPANY.

[Accident Department.]

HARTFORD, CONN.

Incorporated May 28, 1853. Commenced business January 1, 1891.

MORGAN G. BULKELEY, *President.*JOEL L. ENGLISH, *Secretary.*

## INCOME.

Premiums collected during year.....	\$459,476.30	
Deduct reinsurance, abatement, rebate, and return premiums .....	10,996.84	
Net cash actually received for premiums.....		\$448,479.46
Cash received for interest on:		
Mortgage loans .....		8,857.44
Other debts due the company.....		104.25
Total income .....		\$457,441.15

## DISBURSEMENTS.

Gross amount paid for claims.....	\$170,619.33	
Deduct salvages and reinsurances.....	856.35	
Net paid policy-holders.....		\$169,763.98
Commissions to agents.....		142,428.23
Salaries and traveling expenses of agents.....		16,847.09
Medical examiners' fees.....		3,012.45
Salaries of officers and office employees.....		12,651.18
Taxes and fees .....		5,374.86
Rent .....		4,725.00
Legal expenses .....		215.50
Furniture and fixtures for offices.....		1,436.13
Advertising and general printing.....		8,410.92
All other expenses.....		7,514.04
(Total miscellaneous expenses, \$202,615.41.)		
Total disbursements during the year.....		\$372,379.39
Balance Dec. 31, 1896.....		\$43,481,046.66

## ASSETS, AS PER LEDGER ACCOUNTS.

See Life Department.

## LIABILITIES.

Net amount of unpaid claims.....	\$53,143.41
Unearned premiums .....	148,392.46
Gross liabilities .....	<u>\$201,535.87</u>

## RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$57,347,350.00	\$212,398.60
Written or renewed during the year.....	178,462,433.00	459,476.30
Total .....	<u>\$235,809,783.00</u>	<u>\$671,874.90</u>
Deduct expirations and cancellations.....	156,725,933.00	379,858.36
In force at the end of the year.....	\$79,083,850.00	\$292,016.54
Deduct reinsured policies.....	979,500.00	3,684.43
Net amount in force Dec. 31, 1896.....	<u>\$78,104,350.00</u>	<u>\$288,332.11</u>

## MISCELLANEOUS.

Premiums received from organization of accident department .....	\$1,134,878.75
Losses paid from organization of accident department....	423,656.06
Losses incurred during the year.....	210,638.56

## BUSINESS IN NEW HAMPSHIRE, 1896.

Accident risks written.....	\$1,024,300.00
Premiums received .....	3,855.36
Losses paid .....	3,307.10
Losses incurred .....	3,432.10

## AMERICAN SURETY COMPANY.

NEW YORK CITY.

Incorporated April 14, 1884. Commenced business April 15, 1884..

W. L. TRENHOLM, *President.*W. E. KEYES, *Secretary.*

CASH CAPITAL, \$2,500,000.00.

## INCOME.

## Premiums collected during year:

Fidelity .....	\$720,910.21
Surety .....	743,602.31

Total .....	<u>\$1,464,512.52</u>
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## Deduct reinsurance, abatement, rebate, and return

## premiums:

Fidelity .....	\$106,980.42
Surety .....	187,765.56

Total deduction .....	<u>294,735.98</u>
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Net cash actually received for premiums.....	\$1,169,776.54
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## Cash received for interest on:

Mortgage loans .....	525.27
Collateral loans .....	5,058.77
Bonds owned and dividends on stock.....	36,906.00
Other debts due the company.....	2,648.95
Rents .....	153,640.21
Profits on securities actually sold during the year, over cost	7,830.00
From all other sources.....	<u>35,714.11</u>

Total income .....	\$1,412,099.85
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Net or ledger assets Dec. 31, 1895.....	<u>4,741,772.09</u>
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Total .....	<u>\$6,153,871.94</u>
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## DISBURSEMENTS.

## Gross amount paid for claims:

Fidelity .....	\$146,843.65
Surety .....	243,305.07

Total .....	<u>\$390,148.72</u>
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## Deduct salvages and reinsurances:

Fidelity .....	\$37,956.24
Surety .....	117,850.74

Total deductions .....	<u>155,806.98</u>
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Net paid policy-holders.....	<u>\$234,341.74</u>
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1896.]

## INSURANCE COMPANIES.

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Cash paid stockholders for interest or dividends.....	\$200,000.00
Commissions to agents.....	49,545.68
Salaries and traveling expenses of agents.....	153,613.27
Inspections .....	18,947.53
Salaries of officers and employees.....	194,341.69
Taxes and fees.....	63,685.11
Rent .....	2,804.19
Legal and real estate expenses.....	107,635.37
Furniture and fixtures for offices.....	21,361.42
Advertising and general printing.....	31,757.24
Losses on securities actually sold under cost.....	15.57
All other expenses.....	92,806.08
(Total miscellaneous expenses, \$936,513.15.)	
Total disbursements during the year.....	<u>\$1,170,854.89</u>
Balance Dec. 31, 1896.....	<u>\$4,983,017.05</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$3,420,778.82
Loans on mortgages of real estate (first liens).....	15,000.00
Loans on collateral securities.....	110,721.86
Cost value of stocks and bonds.....	1,289,675.61
Cash in company's office.....	19,985.89
Cash deposited in banks.....	101,156.89
Bills receivable, secured by deed of trust.....	25,697.98
Total net or ledger assets, as per balance.....	<u>\$4,983,017.05</u>

## OTHER ASSETS.

Interest due and accrued on:

Stocks and bonds .....	\$11,928.00
Collateral loans .....	630.00
Other assets .....	48,576.49
Rents due and accrued.....	7,742.77
Market value of stocks and bonds over cost.....	74,330.63
Net amount of outstanding premiums.....	146,578.82
Total assets as per books of the company.....	<u>\$5,272,803.76</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$298,978.55
Unearned premiums at fifty per cent of gross premiums..	598,139.88

Due and to become due for borrowed money.....	\$150,000.00
All other liabilities .....	22,369.28
Gross liabilities, except capital.....	<u>\$1,069,487.71</u>
Paid-up capital .....	\$2,500,000.00
Surplus beyond all liabilities.....	1,703,316.05
Surplus as regards policy-holders.....	<u>4,203,316.05</u>
Total liabilities, including capital and surplus.....	<u><u>\$5,272,803.76</u></u>

## RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$91,661,584.33	\$572,743.20
Written or renewed during the year.....	108,696,798.42	712,551.82
Total .....	<u>\$200,358,382.75</u>	<u>\$1,285,295.02</u>
Deduct expirations and cancellations.....	116,902,630.40	755,703.40
Net amount in force Dec. 31, 1896....	<u><u>\$83,455,779.35</u></u>	<u><u>\$529,591.62</u></u>
	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$94,376,898.00	\$544,739.32
Written or renewed during the year.....	138,080,310.00	745,974.24
Total .....	<u>\$232,457,208.00</u>	<u>\$1,290,713.56</u>
Deduct expirations and cancellations.....	109,461,890.00	624,025.41
Net amount in force Dec. 31, 1896....	<u><u>\$122,995,318.00</u></u>	<u><u>\$666,688.15</u></u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$6,679,630.38
Losses paid from organization to date.....	2,230,042.25
Losses incurred during the year.....	464,858.18
Cash dividends declared since commencing business.....	1,100,000.00
Company's stock owned by the trustees at par value.....	1,113,400.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>
Canada .....	\$55,250.00
Ohio .....	34,650.00*
Mexico .....	100,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Fidelity.....	\$957,500.00	\$4,368.72	.....	.....
Surety.....	280,377.00	228.25	.....	.....
	\$1,187,877.00	\$4,596.97	.....	.....

## CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

PHILADELPHIA, PA.

Incorporated June 4, 1886. Commenced business June 4, 1886.

CHARLES M. SWAIN, *President*.

JAMES F. LYND, *Secretary*.

CASH CAPITAL, \$500,000.00.

### INCOME.

Premiums collected during year.....	\$186,161.44
Deduct reinsurance, abatement, rebate, and return premiums .....	15,803.42
Net cash actually received for premiums.....	\$170,358.02
Cash received for interest on:	
Mortgage loans .....	5,061.55
Collateral loans .....	58,588.96
Bonds owned and dividends on stock.....	10,375.68
Bank account .....	5,195.86
Rents .....	5,246.78
From all other sources .....	9,477.91
Total income .....	\$264,304.76
Net or ledger assets Dec. 31, 1895.....	2,138,549.32
Total .....	\$2,402,854.08



## DISBURSEMENTS.

Gross amount paid for claims.....	\$27,278.17
Deduct salvages and reinsurances.....	6,496.89
Net paid policy-holders.....	\$20,782.28
Cash paid stockholders for interest or dividends.....	29,970.00
Commissions to agents.....	12,324.01
Salaries and traveling expenses of agents.....	45,285.61
Salaries of officers and office employees.....	44,189.89
Taxes and fees .....	9,304.95
Interest paid depositors.....	32,842.56
Legal expenses .....	3,175.93
Furniture and fixtures for offices.....	4,000.00
Advertising and general printing.....	9,672.52
Losses on securities actually sold under cost.....	1,894.40
All other expenses .....	12,713.33
(Total miscellaneous expenses, \$205,373.20.)	
Total disbursements during the year.....	\$226,155.48
Balance Dec. 31, 1896.....	\$2,176,698.60

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost of real estate unencumbered.....	\$418,178.38
Loans on mortgages of real estate (first liens).....	155,350.40
Loans on collateral securities.....	1,005,212.19
Cost value of stocks and bonds.....	255,605.10
Cash in company's office.....	78,750.00
Cash deposited in banks.....	253,946.66
All other assets .....	9,655.87
Total net or ledger assets, as per balance.....	\$2,176,698.60

## OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	\$2,273.39
Stocks and bonds .....	3,932.28
Collateral loans .....	11,656.86
Other assets .....	2,546.80
Rents due and accrued.....	393.90
Market value of real estate over cost.....	29,116.85
Net amount of outstanding premiums.....	13,034.50
Total assets as per books of the company.....	\$2,239,653.18

## ITEMS NOT ADMITTED.

Furniture and fixtures .....	\$2,852.20	
Depreciation from cost of above ledger assets to bring same to market value.....	18,315.10	
Total items not admitted.....		\$21,167.30
Total admitted assets .....		\$2,218,485.88

## LIABILITIES.

Net amount of unpaid claims.....		\$5,162.43
Unearned premiums at fifty per cent of gross premiums..		106,902.89
Dividends to stockholders unpaid.....		30.00
Due and accrued for salaries, rent, and incidental expenses		1,000.00
Due depositors, with interest.....		1,419,888.99
Due for reinsurance .....		117.50
Gross liabilities, except capital.....		\$1,533,101.81
Paid-up capital .....	\$500,000.00	
Surplus beyond all liabilities.....	185,384.07	
Surplus as regards policy-holders.....		685,384.07
Total liabilities, including capital and surplus.....		\$2,218,485.88

## RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$37,034,531.07	\$146,923.24
Written or renewed during the year.....	45,437,911.80	187,566.89
Total .....	\$82,472,442.87	\$334,490.13
Deduct expirations and cancellations.....	28,696,037.65	114,664.42
In force at the end of the year.....	\$53,776,405.22	\$219,825.71
Deduct reinsured policies.....	1,248,414.56	6,019.93
Net amount in force Dec. 31, 1896....	\$52,527,990.66	\$213,805.78

## MISCELLANEOUS.

Premiums received from organization to date.....	\$753,144.78
Losses paid from organization to date.....	89,103.51
Losses incurred during the year.....	20,929.74
Cash dividends declared since commencing business....	120,000.00
Company's stock owned by the directors, at par value....	171,500.00
Amount loaned to officers and directors.....	133,200.00
Amount loaned to stockholders not officers.....	239,790.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Surety risks written .....	\$181,727.00
Premiums received .....	1,378.64

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1881.

*Resident Manager*, GEORGE MONROE ENDICOTT, Boston, Mass.

## INCOME.

## Premiums collected during year:

Fidelity .....	\$30,832.57
Accident .....	266,381.77
Employers' liability .....	930,255.39

Total .....	\$1,227,469.67
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## Deduct reinsurance, abatement, rebate, and return premiums:

Fidelity .....	\$4,705.07
Accident .....	40,218.46
Employers' liability .....	139,363.28

Total deduction .....	184,286.81
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Net cash actually received for premiums.....	\$1,043,182.86
Cash received for interest on stocks and bonds.....	35,571.35
Total income .....	\$1,078,754.21
Net or ledger assets Dec. 31, 1895.....	875,168.43
Total .....	\$1,953,922.64

## DISBURSEMENTS.

## Gross amount paid for claims:

Fidelity .....	\$5,716.77
Accident .....	159,007.06
Employers' liability .....	478,518.54

Gross amount paid policy-holders.....	\$643,240.36
Commissions to agents.....	231,795.81
Salaries and traveling expenses of agents.....	15,553.21
Salaries of officers and office employees.....	42,640.08
Taxes and fees .....	21,523.61
Rent .....	16,732.05
Legal expenses .....	5,268.70
Furniture and fixtures for offices.....	1,425.16
Advertising and general printing.....	17,523.88
Remitted to home office.....	49,861.54
All other expenses .....	17,221.18
(Total miscellaneous expenses, \$419,545.22.)	
Total disbursements during the year.....	\$1,062,785.58
Balance Dec. 31, 1896.....	\$891,137.06

## Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds.....	\$941,407.50
Cash in company's office.....	750.00
Cash deposited in banks and with trustees.....	4,537.06
Total net or ledger assets, as per balance.....	\$946,694.56

## OTHER ASSETS.

Interest due and accrued on bonds and stocks.....	7,137.09
Net amount of outstanding premiums.....	226,615.05
Total assets as per books of the company.....	\$1,180,446.70

## ITEMS NOT ADMITTED.

Agents' balances and premiums over three months due..	\$5,092.44
Depreciation from cost of above ledger assets to bring same to market value.....	55,557.50
Total items not admitted.....	60,649.94
Total admitted assets .....	\$1,119,796.76

## LIABILITIES.

Net amount of unpaid claims.....	\$247,980.00
Unearned premiums at fifty per cent of gross premiums..	484,040.45
Gross liabilities .....	<u>\$732,020.45</u>

## RISKS AND PREMIUMS.

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$164,442,989.00	\$730,857.73
Written or renewed during the year.....	218,975,978.00	973,226.57
Total .....	<u>\$383,418,967.00</u>	<u>\$1,704,084.30</u>
Deduct expirations and cancellations.....	208,099,971.00	924,888.76
Net amount in force Dec. 31, 1896.....	<u>\$175,318,996.00</u>	<u>\$779,195.54</u>

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$5,551,340.00	\$24,672.62
Written or renewed during the year.....	6,663,775.00	29,616.78
Total .....	<u>\$12,215,115.00</u>	<u>\$54,289.40</u>
Deduct expirations and cancellations.....	6,620,818.00	29,425.86
Net amount in force Dec. 31, 1896.....	<u>\$5,594,297.00</u>	<u>\$24,863.54</u>

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$39,329,791.00	\$174,799.07
Written or renewed during the year.....	57,774,046.00	256,773.54
Total .....	<u>\$97,103,837.00</u>	<u>\$431,572.61</u>
Deduct expirations and cancellations.....	60,198,930.00	267,550.80
Net amount in force Dec. 31, 1896.....	<u>\$36,904,907.00</u>	<u>\$164,021.81</u>

## MISCELLANEOUS.

Premiums received in the United States.....	\$7,446,417.81
Losses paid in the United States.....	3,899,885.92
Losses incurred during the year.....	642,095.36
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$50,000.00	Not given.

## BUSINESS IN NEW HAMPSHIRE, 1896.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$294,932.25	\$1,310.81	\$845.08	\$320.08
Employers' Liability.	1,291,554.00	5,740.24	3,142.55	2,652.55
	\$1,586,486.25	\$7,051.05	\$3,987.63	\$2,972.63

## FIDELITY AND CASUALTY COMPANY.

NEW YORK CITY.

Incorporated March 20, 1876. Commenced business May 1, 1876.

GEORGE F. SEWARD, *President.*ROBERT J. HILLAS, *Secretary.*

CASH CAPITAL, \$250,000.00.

## INCOME.

## Premiums collected during year:

Fidelity .....	\$308,660.24
Accident .....	1,226,685.53
Plate glass .....	299,434.02
Steam boiler .....	310,141.27
Employers' liability .....	1,226,460.62
Burglary .....	101,224.02
Total .....	\$3,472,605.69

## Deduct reinsurance, abatement, rebate, and return premiums:

Fidelity .....	\$79,164.96
Accident .....	368,691.80
Plate glass .....	50,394.87
Steam boiler .....	62,116.62
Employers' liability .....	236,271.74
Burglary .....	23,912.35
Total deduction .....	\$80,552.34

Net cash actually received for premiums..... \$2,652,053.35

Cash received for interest on stocks and bonds.....	\$64,481.40
Rents .....	55,412.06
<b>Total income .....</b>	<b>\$2,771,946.81</b>
Netor ledger assets Dec. 31, 1895.....	2,048,169.41
<b>Total .....</b>	<b>\$4,820,116.22</b>

## DISBURSEMENTS.

## Gross amount paid for claims:

Fidelity .....	\$72,468.93
Accident .....	398,270.39
Plate glass .....	102,226.90
Steam boiler .....	27,293.14
Employers' liability .....	529,588.99
Burglary .....	21,660.39
<b>Total .....</b>	<b>\$1,151,508.74</b>

## Deduct salvages and reinsurances:

Fidelity .....	\$28,311.07
Accident .....	10,112.86
Plate glass .....	9,669.99
Burglary .....	42.06

**Total deductions .....** **48,136.00**

<b>Net paid policy-holders.....</b>	<b>\$1,103,372.74</b>
Cash paid stockholders for interest or dividends.....	40,000.00
Commissions to agents .....	693,600.28
Salaries and traveling expenses of agents.....	204,776.56
Medical examiners' fees and inspections.....	103,673.84
Salaries of officers and office employees.....	133,347.03
Taxes and fees .....	48,774.82
Rent .....	56,574.81
Legal expenses .....	152,291.44
Furniture and fixtures for offices.....	10,437.06
Advertising and general printing.....	44,874.50
All other expenses .....	74,136.60
(Total miscellaneous expenses, \$1,562,486.96.)	
<b>Total disbursements during the year.....</b>	<b>\$2,665,859.70</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$2,154,256.52</b>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$375,182.90
Cost value of stocks and bonds.....	1,449,301.16
Cash in company's office.....	22,137.81

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## INSURANCE COMPANIES.

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Cash deposited in banks.....	\$62,370.30
Bills receivable .....	6,227.28
Agents' ledger balances.....	38,537.07

Total net or ledger assets, as per balance..... \$2,154,256.52

## OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	1,161.67
Rents due and accrued.....	960.46
Market value of real estate over cost.....	21,371.42
Reserve reinsurance deposit .....	9,962.67
Net amount of outstanding premiums.....	355,212.06

Total assets as per books of the company..... \$2,542,924.80

## ITEMS NOT ADMITTED.

Agents' balances .....	\$38,537.07
Bills receivable .....	6,227.28
Depreciation from cost of above ledger assets to bring same to market value.....	23,486.96

Total items not admitted..... 68,251.31

Total admitted assets .....

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\$2,474,673.49

## LIABILITIES.

Net amount of unpaid claims.....	\$458,978.81
Unearned premiums at fifty per cent of gross premiums..	1,401,037.04
All other liabilities .....	21,927.04

Gross liabilities, except capital..... \$1,881,942.89

Paid-up capital .....

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\$250,000.00

Surplus beyond all liabilities .....

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342,730.60

Surplus as regards policy-holders..... 592,730.60

Total liabilities, including capital and surplus..... \$2,474,673.49

## RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$209,281,600.00	\$830,940.39
Written or renewed during the year.....	247,085,562.59	561,470.23
Total .....	\$456,366,962.59	\$1,692,410.62
Deduct expirations and cancellations.....	232,162,100.00	830,059.48
In force at the end of the year.....	\$224,204,862.59	\$862,351.14
Deduct reinsured policies.....	10,000.00	42.00
Net amount in force Dec. 31, 1896.....	<u>\$224,194,862.59</u>	<u>\$862,309.14</u>



	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$120,394,405.00	\$902,872.57
Written or renewed during the year.....	135,515,000.00	1,013,559.53
Total .....	\$255,909,405.00	\$1,916,432.10
Deduct expirations and cancellations.....	119,880,405.00	941,401.22
Net amount in force Dec. 31, 1896....	\$136,029,000.00	\$975,030.88
	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$11,073,377.00	\$79,089.07
Written or renewed during the year.....	13,547,754.00	88,079.31
Total .....	\$24,621,131.00	\$167,168.38
Deduct expirations and cancellations.....	10,823,627.00	76,999.69
Net amount in force Dec. 31, 1896....	\$13,797,504.00	\$90,168.69
	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$39,682,910.93	\$233,396.15
Written or renewed during the year.....	41,844,005.52	226,115.09
Total .....	\$81,526,916.45	\$459,511.24
Deduct expirations and cancellations.....	39,393,719.27	222,818.11
In force at the end of the year.....	\$42,133,197.18	\$236,693.13
Deduct reinsured policies.....	215,000.00	1,072.50
Net amount in force Dec. 31, 1896....	\$41,918,197.18	\$235,620.63
	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$9,827,362.14	\$261,858.22
Written or renewed during the year.....	9,765,530.83	251,299.99
Total .....	\$19,592,892.97	\$513,158.21
Deduct expirations and cancellations.....	9,759,884.74	259,594.31
In force at the end of the year.....	\$9,833,008.23	\$253,563.90
Deduct reinsured policies.....	63,278.65	1,037.16
Net amount in force Dec. 31, 1896....	\$9,769,729.58	\$252,526.74
	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$79,725,309.66	\$363,099.60
Written or renewed during the year.....	68,755,731.00	251,800.40
Total .....	\$148,481,040.66	\$614,900.00
Deduct expirations and cancellations.....	60,745,780.66	228,481.99
Net amount in force Dec. 31, 1896....	\$87,735,260.00	\$386,418.01

## MISCELLANEOUS.

Premiums received from organization to date.....	\$20,053,032.15
Losses paid from organization to date.....	7,494,550.86
Losses incurred during the year.....	1,103,372.74
Cash dividends declared since commencing business.....	362,500.00
Company's stock owned by the directors, at par value.....	192,200.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	29,040.00	\$47,990.91
Virginia .....	11,750.00	10,910.37

## BUSINESS IN NEW HAMPSHIRE, 1896.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$1,137,000.00	\$3,805.00	\$570.25	\$570.25
Employers' Liability.	575,000.00	2,932.05	1,348.00	1,348.00
Fidelity .....	132,700.00	781.00	.....	.....
Plate Glass....	34,401.40	916.19	179.01	179.01
Steam Boiler.....	470,000.00	1,329.10	.....	.....
Burglary .....	25,000.00	207.35	.....	.....
	\$2,374,101.40	\$9,970.69	\$2,097.26	\$2,097.25

## FIDELITY AND DEPOSIT COMPANY.

BALTIMORE, MD.

Incorporated February 15, 1890. Commenced business January, 1890.

EDWIN WARFIELD, *President*.HERMAN E. BOSLER, *Secretary*.

CASH CAPITAL, \$750,000.00.

## INCOME.

Premiums collected during the year.....	\$683,001.00	
Deduct reinsurance, abatement, rebate, and return premiums .....	18,587.40	
Net cash actually received for premiums.....		\$666,413.60
Cash received for interest on stocks and bonds.....		26,905.17
Rents .....		29,055.75
From all other sources.....		28,149.05
Total income .....		\$750,523.57
Net or ledger assets Dec. 31, 1895.....		1,371,434.08
Total .....		\$2,121,957.65

## DISBURSEMENTS.

Gross amount paid for claims.....	\$127,873.20	
Deduct salvages and reinsurances.....	18,327.53	
Net paid policy-holders.....		\$109,545.67
Cash paid stockholders for interest or dividends.....		60,000.00
Commissions to agents .....		155,834.93
Salaries of officers and office employees.....		43,618.94
Taxes and fees .....		23,863.99
Rent .....		6,437.52
Legal expenses .....		2,778.60
Advertising and general printing.....		24,239.27
All other expenses.....		54,416.67
(Total miscellaneous expenses, \$371,189.92.)		
Total disbursements during the year.....		\$480,735.59
Balance Dec. 31, 1896.....		\$1,641,222.06

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$588,050.57
Cost value of stocks and bonds.....	893,171.07
Cash in company's office.....	8,884.60
Cash deposited in banks.....	140,480.89
Total net or ledger assets, as per balance.....	<u>\$1,630,587.13</u>

OTHER ASSETS.

Market value of stocks and bonds over cost. ....	\$10,634.93
Net amount of outstanding premiums.....	65,603.90
Total assets as per books of the company.....	<u>\$1,706,825.96</u>

LIABILITIES.

Net amount of unpaid claims.....	\$18,612.83
Unearned premiums at fifty per cent of gross premiums..	355,177.33
Gross liabilities, except capital.....	\$373,790.16
Paid-up capital .....	\$750,000.00
Surplus beyond all liabilities.....	583,035.80
Surplus as regards policy-holders.....	<u>1,333,035.80</u>
Total liabilities, including capital and surplus.....	<u>\$1,706,825.96</u>

RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums</i>
In force Dec. 31, 1895.....	\$75,726,507.18	\$351,524.33
Written or renewed during the year.....	119,095,683.97	715,014.67
Total .....	<u>\$194,822,191.15</u>	<u>\$1,066,539.00</u>
Deduct expirations and cancellations.....	74,613,087.01	356,184.35
Net amount in force Dec. 31, 1896....	<u>\$120,209,104.14</u>	<u>\$710,354.65</u>

MISCELLANEOUS.

Premiums received from organization to date.....	\$1,475,136.22
Losses paid from organization to date.....	199,413.33
Losses incurred during the year.....	84,205.47
Cash dividends declared since commencing business.....	80,000.00
Company's stock owned by the directors, at par value....	371,600.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$38,375.00	\$11,714.41
Ohio .....	30,000.00	23,818.47

#### BUSINESS IN NEW HAMPSHIRE, 1896.

Surety risks written.....	\$47,500.00
Premiums received .....	190.00

### GUARANTEE COMPANY OF NORTH AMERICA.

#### UNITED STATES BRANCH.

#### MONTREAL, CANADA.

Commenced business in the United States, 1881.

EDWARD RAWLINGS, *President.*

ROBERT KERR, *Secretary.*

#### INCOME.

Premiums collected during year.....	\$215,151.37
Deduct reinsurance, abatement, rebate, and return premiums .....	43,113.47
Net cash actually received for premiums.....	\$172,037.90
Cash received for interest on stocks and bonds.....	18,832.07
Total income .....	\$190,869.97
Net or ledger assets Dec. 31, 1895.....	549,671.29
Total .....	\$740,541.26

#### DISBURSEMENTS.

Gross amount paid for claims.....	\$90,321.63
Deduct salvages and reinsurances .....	30,443.91
Net paid policy-holders.....	\$59,877.72
Cash paid stockholders for interest or dividends.....	6,882.00
Commissions to agents .....	6,465.21

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## INSURANCE COMPANIES.

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Inspection and revision .....	\$24,946.14
Salaries of officers and office employees.....	51,284.55
Taxes and fees .....	5,333.86
Rent .....	7,473.71
Legal expenses .....	1,029.88
Advertising and general printing.....	4,417.13
All other expenses .....	7,555.42
(Total miscellaneous expenses, \$115,387.90.)	
Total disbursements during the year.....	<u>\$175,265.62</u>
Balance Dec. 31, 1896.....	<u><u>\$565,275.64</u></u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$34,099.54
Loans on mortgages of real estate (first liens).....	5,430.00
Cost value of stocks and bonds.....	479,190.00
Cash deposited in banks.....	44,227.30
Furniture and safes .....	2,328.80
Total net or ledger assets, as per balance.....	<u>\$565,275.64</u>

## OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$3,380.00
Net amount of outstanding premiums.....	11,406.47
Total assets as per books of the company.....	<u>\$580,062.11</u>

## ITEMS NOT ADMITTED.

Furniture and fixtures .....	\$2,328.80
Depreciation from cost of above ledger assets to bring same to market value .....	<u>6,970.00</u>
Total items not admitted.....	9,298.80
Total admitted assets .....	<u><u>\$570,763.31</u></u>

## LIABILITIES.

Net amount of unpaid claims.....	\$78,366.17
Unearned premiums at fifty per cent of gross premiums..	90,067.74
Due and accrued for salaries, rent, and incidental expenses	2,016.64
Gross liabilities .....	<u><u>\$170,450.55</u></u>

## RISKS AND PREMIUMS.

	<i>Guarantee Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$42,626,510.00	\$213,726.16
Written or renewed during the year.....	48,314,242.00	217,868.69
<b>Total .....</b>	<b>\$90,940,752.00</b>	<b>\$431,594.85</b>
Deduct expirations and cancellations.....	46,892,412.00	219,494.05
<b>In force at the end of the year.....</b>	<b>\$44,048,340.00</b>	<b>\$212,100.80</b>
Deduct reinsured policies.....	6,579,189.00	31,965.32
<b>Net amount in force Dec. 31, 1896.....</b>	<b>\$37,469,151.00</b>	<b>\$180,135.48</b>

## MISCELLANEOUS.

Premiums received in the United States.....	\$2,502,688.59
Losses paid in the United States.....	987,437.28
Losses incurred during the year.....	38,609.69
Company's stock owned by the directors, at par value, in the United States.....	49,400.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$16,150.00	\$17,549.46

## BUSINESS IN NEW HAMPSHIRE, 1896.

Fidelity risks written .....	\$152,200.00
Premiums received .....	665.57
Losses paid .....	10,856.04

## GUARANTORS' LIABILITY INDEMNITY COMPANY.

PHILADELPHIA, PA.

Incorporated April 1, 1894. Commenced business May 1, 1894.

THOMAS V. COOPER, *President.*WILLIAM H. KNORR, *Secretary.*

CASH CAPITAL, \$500,000.00.

## INCOME.

## Premiums collected during year:

Fidelity .....	\$9,068.76
Steam boiler .....	47,211.30
Employers' liability .....	619,133.71
Burglary .....	444.17

Total .....	\$675,857.94
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## Deduct reinsurance, abatement, rebate, and return premiums:

Fidelity .....	\$22.50
Steam boiler .....	10,800.25
Employers' liability .....	140,540.07
Burglary .....	195.00

Total deduction .....	151,557.82
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Net cash actually received for premiums.....	\$524,300.12
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## Cash received for interest on:

Mortgage loans .....	1,615.05
Collateral loans .....	876.31
Bonds owned and dividends on stock.....	19,346.25
Profits on securities actually sold during the year, over cost	20.00
Subscribed surplus .....	300,000.00
From other sources .....	235,896.74

Total income .....	\$1,082,054.47
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Net or ledger assets Dec. 31, 1895.....	1,014,809.48
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Total .....	\$2,096,863.95
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## DISBURSEMENTS.

Gross amount paid policy-holders.....	\$331,589.10
Cash paid stockholders for interest or dividends.....	25,000.00



Commissions to agents .....	\$121,434.47
Salaries and traveling expenses of agents .....	40,231.92
Medical examiners' fees .....	21,755.85
Salaries of officers and office employees .....	139,692.88
Taxes and fees .....	10,626.07
Rent .....	687.77
Legal and real estate expenses .....	50,472.59
Advertising and general printing .....	36,044.16
Losses on securities actually sold under cost .....	4,572.00
All other expenses .....	55,651.48
(Total miscellaneous expenses, \$506,169.19.)	

Total disbursements during the year .....	\$837,758.29
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Balance Dec. 31, 1896 .....	\$1,259,105.66
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Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered .....	\$250,000.00
Loans on mortgages of real estate (first liens) .....	323,684.97
Loans on collateral securities .....	67,648.02
Cost value of stocks and bonds .....	322,811.25
Cash in company's office and bank .....	54,763.96
Bills receivable .....	6,802.81
Agents' ledger balances .....	8,768.02
Reinsurance .....	158,844.98
Amount returnable to company on agreed settlements .....	36,463.00
Furniture and fixtures .....	29,318.65

Total net or ledger assets, as per balance .....	\$1,259,105.66
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#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	\$10,028.78
Stocks and bonds .....	2,783.30
Collateral loans .....	4,060.54
Market value of stocks and bonds over cost .....	12,878.75
Net amount of outstanding premiums .....	113,061.34

Total assets as per books of the company .....	\$1,401,918.37
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#### ITEMS NOT ADMITTED.

Furniture and fixtures .....	29,318.65
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Total admitted assets .....	\$1,372,599.72
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## LIABILITIES.

Net amount of unpaid claims.....		\$70,433.92
Unearned premiums at fifty per cent of gross premiums..		229,583.63
Due and to become due for borrowed money.....		181,500.00
Agents' credit balances .....		14,046.96
Return premiums .....		4,579.36
All other liabilities.....		100,000.00
		<hr/>
Gross liabilities, except capital.....		\$600,143.87
Paid-up capital .....	\$500,000.00	
Surplus beyond all liabilities .....	272,455.85	
		<hr/>
Surplus as regards policy-holders.....		772,455.85
		<hr/>
Total liabilities, including capital and surplus.....		\$1,372,599.72
		<hr/> <hr/>

## RISKS AND PREMIUMS.

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$44,623,063.00	\$469,716.46
Written or renewed during the year.....	61,840,048.00	621,508.03
	<hr/>	<hr/>
Total .....	\$106,463,111.00	\$1,091,224.49
Deduct expirations and cancellations.....	66,741,511.00	692,318.70
	<hr/>	<hr/>
Net amount in force Dec. 31, 1896.....	\$39,721,600.00	\$398,905.79
	<hr/> <hr/>	<hr/> <hr/>
	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....		
Written or renewed during the year.....	\$1,045,315.36	\$10,717.69
	<hr/>	<hr/>
Total .....	\$1,045,315.36	\$10,717.69
Deduct expirations and cancellations.....	5,500.00	40.00
	<hr/>	<hr/>
Net amount in force Dec. 31, 1896.....	\$1,039,815.36	\$10,677.69
	<hr/> <hr/>	<hr/> <hr/>
	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$5,036,721.00	\$53,018.12
Written or renewed during the year.....	7,360,420.00	41,350.67
	<hr/>	<hr/>
Total .....	\$12,397,141.00	\$94,368.79
Deduct expirations and cancellations.....	3,678,141.00	45,246.69
	<hr/>	<hr/>
Net amount in force Dec. 31, 1896.....	\$8,719,000.00	\$49,122.10
	<hr/> <hr/>	<hr/> <hr/>

	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	.....	.....
Written or renewed during the year.....	\$58,406.00	\$656.67
Total .....	\$58,406.00	\$656.67
Deduct expirations and cancellations.....	17,406.00	195.00
Net amount in force Dec. 31, 1896.....	\$41,000.00	\$461.67

## MISCELLANEOUS.

Premiums received from organization to date.....	\$1,738,879.05
Losses paid from organization to date.....	864,013.44
Losses incurred during the year.....	282,750.00
Cash dividends declared since commencing business.....	65,000.00
Company's stock owned by the directors, at par value.....	323,400.00
Amount loaned to officers and directors.....	39,298.02
Amount loaned to stockholders not officers.....	28,350.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$57,000.00	Not given.
Virginia .....	28,250.00	

## BUSINESS IN NEW HAMPSHIRE, 1896.

Employers' liability risks written.....	\$60,000.00
Premiums received .....	2,255.00
Losses paid .....	343.75
Losses incurred .....	497.00

## HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

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Incorporated June, 1886. Commenced business October, 1886.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

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CASH CAPITAL, \$500,000.00.

### INCOME.

Premiums collected during year.....	\$949,748.52
Deduct reinsurance, abatement, rebate, and return premiums .....	<u>100,768.44</u>
Net cash actually received for premiums.....	\$848,980.11
Cash received for interest on:	
Mortgage loans .....	17,573.27
Bonds owned and dividends on stock.....	66,102.84
Profits on securities actually sold during the year, over cost	296.56
From all other sources.....	<u>2,833.14</u>
Total income .....	\$935,785.92
Net or ledger assets Dec. 31, 1895.....	<u>1,781,153.37</u>
Total .....	\$2,716,939.29

### DISBURSEMENTS.

Gross amount paid policy-holders.....	\$83,049.26
Cash paid stockholders for interest or dividends.....	60,000.00
Commissions to agents .....	198,223.93
Salaries and traveling expenses of agents.....	89,108.63
Inspection expenses .....	315,757.20
Salaries of officers and office employees.....	39,790.00
Taxes and fees .....	16,417.16
Rent .....	4,218.75
Legal expenses .....	1,634.50

Furniture, fixtures, and apparatus .....	\$4,509.46
Advertising and general printing .....	31,412.16
Losses on securities actually sold under cost .....	6,946.60
All other expenses .....	23,164.75
(Total miscellaneous expenses, \$791,183.14.)	
Total disbursements during the year .....	<u>\$874,232.40</u>
Balance Dec. 31, 1896 .....	<u><u>\$1,842,706.89</u></u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered .....	\$47,919.53
Loans on mortgages of real estate (first liens) .....	328,875.00
Cost value of stocks and bonds .....	1,371,012.66
Cash in company's office .....	3,142.75
Cash deposited in banks .....	91,756.95
Total net or ledger assets, as per balance .....	<u>\$1,842,706.89</u>

#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	\$8,161.76
Stocks and bonds .....	25,498.29
Net amount of outstanding premiums .....	268,945.84
Total assets as per books of the company .....	<u>\$2,145,312.78</u>

#### ITEMS NOT ADMITTED.

Depreciation from cost of above ledger assets to bring same to market value .....	26,216.09
Total admitted assets .....	<u>\$2,119,096.69</u>

#### LIABILITIES.

Net amount of unpaid claims .....	\$10,885.07
Unearned premiums at fifty per cent of gross premiums ..	1,246,559.72
Gross liabilities, except capital .....	<u>\$1,257,444.79</u>
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities .....	361,651.90
Surplus as regards policy-holders .....	<u>861,651.90</u>
Total liabilities, including capital and surplus .....	<u><u>\$2,119,096.69</u></u>

## RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$265,519,189.00	\$2,485,295.33
Written or renewed during the year.....	115,882,392.00	1,007,989.61
Total .....	\$381,401,581.00	\$3,493,284.94
Deduct expirations and cancellations.....	112,906,281.00	1,000,165.50
Net amount in force Dec. 31, 1896.....	\$268,495,300.00	\$2,493,119.44

## MISCELLANEOUS.

Premiums received from organization to date.....	\$10,335,981.16
Losses paid from organization to date.....	967,441.92
Losses incurred during the year.....	75,369.63
Cash dividends declared since commencing business.....	834,750.00
Company's stock owned by the directors, at par value.....	110,600.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$30,000.00	\$14,808.05

## BUSINESS IN NEW HAMPSHIRE, 1896.

Steam boiler risks written.....	\$1,110,100.00
Premiums received .....	7,829.53
Received for inspections .....	3,355.52
Losses incurred .....	160.00

## LAWYERS' SURETY COMPANY.

NEW YORK CITY.

Incorporated March 30, 1892. Commenced business April 1, 1892.

JOEL B. ERHARDT, *President*.JOEL RATHBONE, *Secretary*.

CASH CAPITAL, \$500,000.00.

## INCOME.

Premiums collected during year.....	\$126,422.13
Deduct reinsurance, abatement, rebate, and return premiums .....	26,904.46
Net cash actually received for premiums.....	\$99,517.67
Cash received for interest on:	
Mortgage loans .....	50.00
Bonds owned and dividends on stock.....	18,665.28
Rents .....	160.00
From all other sources.....	1,708.26
Total income .....	\$120,101.21
Net or ledger assets Dec. 31, 1895.....	614,009.75
Total .....	\$734,110.96

## DISBURSEMENTS.

Gross amount paid policy-holders.....	\$6,904.36
Commissions to agents .....	2,708.88
Salaries of officers and office employees.....	37,490.76
Taxes and fees .....	1,034.55
Rent .....	6,724.10
Legal and real estate expenses.....	8,753.09
Furniture and fixtures for offices.....	1,590.78
Advertising and general printing.....	5,709.79
Losses on securities actually sold under cost.....	64.39
All other expenses .....	10,969.52
(Total miscellaneous expenses, \$75,045.86.)	
Total disbursements during the year.....	\$81,950.22
Balance Dec. 31, 1896 .....	\$652,160.74

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$15,632.26
Cost value of stocks and bonds.....	623,543.57
Cash in company's office.....	449.29
Cash deposited in banks.....	9,540.39
Accounts other than premiums.....	2,073.38
Furniture and fixtures .....	921.85
Total net or ledger assets, as per balance.....	<u>\$652,160.74</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	4,134.03
Rents due and accrued .....	160.00
Market value of real estate over cost.....	4,287.74
Market value of stocks and bonds over cost.....	3,620.00
Net amount of outstanding premiums.....	27,772.10
Total assets as per books of the company.....	<u>\$692,134.61</u>

ITEMS NOT ADMITTED.

Furniture and fixtures .....	921.85
Total admitted assets .....	<u>\$691,212.76</u>

LIABILITIES.

Unearned premiums at fifty per cent of gross premiums..	\$50,406.75
Due and accrued for salaries, rent, and incidental expenses	1,499.16
Gross liabilities, except capital.....	<u>\$51,905.91</u>
Paid-up capital .....	\$500,000.00
Surplus beyond all liabilities.....	139,306.85
Surplus as regards policy-holders.....	639,306.85
Total liabilities, including capital and surplus.....	<u><u>\$691,212.76</u></u>

RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$22,005,014.00	\$100,244.31
Written or renewed during the year.....	37,070,591.50	125,211.16
Total .....	<u>\$59,075,605.50</u>	<u>\$225,455.47</u>
Deduct expirations and cancellations.....	25,879,292.49	124,641.97
Net amount in force Dec. 31, 1896.....	<u><u>\$33,196,313.01</u></u>	<u><u>\$100,813.50</u></u>



## MISCELLANEOUS.

Premiums received from organization to date.....	\$393,773.80
Losses paid from organization to date.....	7,110.79
Company's stock owned by the directors, at par value....	186,100.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Surety risks written .....	\$6,000.00
Premiums received .....	30.00

## LLOYDS PLATE GLASS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated August, 1882. Commenced business September, 1882.

WILLIAM T. WOODS, *President.*C. E. W. CHAMBERS, *Secretary.*

CASH CAPITAL, \$250,000.00.

## INCOME.

Premiums collected during year.....	\$416,588.25	
Deduct reinsurance, abatement, rebate, and return premiums .....	29,129.73	
Net cash actually received for premiums.....		\$387,459.52
Cash received for interest on:		
Mortgage loans .....		1,148.22
Bonds owned and dividends on stock.....		13,827.15
Rents .....		16,655.68
Total income .....		\$419,090.57
Net or ledger assets Dec. 31, 1895.....		607,842.36
Total .....		\$1,026,932.93

## DISBURSEMENTS.

Gross amount paid for claims.....	\$175,352.00	
Deduct salvages and reinsurances.....	18,341.53	
Net paid policy-holders .....		\$157,010.47

1896.]

## INSURANCE COMPANIES.

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Cash paid stockholders for interest or dividends.....	\$50,000.00
Commissions to agents .....	102,443.45
Salaries and traveling expenses of agents.....	981.14
Salaries of officers and office employees.....	51,744.20
Taxes and fees .....	13,063.24
Rent .....	2,739.98
Legal and real estate expenses.....	6,249.22
Furniture and fixtures for offices.....	77.90
Advertising and general printing.....	9,189.34
Losses on securities actually sold under cost.....	4,500.00
All other expenses .....	6,495.67
(Total miscellaneous expenses, \$247,484.14.)	
Total disbursements during the year.....	<u>\$404,494.61</u>
Balance Dec. 31, 1896.....	<u>\$622,438.32</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$245,763.18
Loans on mortgages of real estate (first liens).....	20,000.00
Cost value of stocks and bonds.....	338,980.79
Cash in company's office.....	3,569.52
Cash deposited in banks .....	14,124.83
Total net or ledger assets, as per balance.....	<u>\$622,438.32</u>

## OTHER ASSETS.

Market value of real estate over cost.....	19,236.82
Net amount of outstanding premiums.....	50,690.34
Total assets, as per books of the company.....	<u>\$692,365.48</u>

## ITEMS NOT ADMITTED.

Depreciation from cost of above ledger assets to bring same to market value.....	30,047.18
Total admitted assets.....	<u>\$662,318.30</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$2,238.12
Unearned premiums at fifty per cent of gross premiums..	196,004.88
Due and accrued for salaries, rent, and incidental expenses	14,196.44
Gross liabilities, except capital.....	<u>\$212,439.44</u>

Paid-up capital .....	\$250,000.00	
Surplus beyond all liabilities .....	199,878.86	
		<u>\$449,878.86</u>
Surplus as regards policy-holders.....		
Total liabilities, including capital and surplus.....		<u><u>\$662,318.30</u></u>

## RISKS AND PREMIUMS.

	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$14,927,057.00	\$403,001.52
Written or renewed during the year.....	15,485,873.00	420,282.71
		<u>\$823,284.23</u>
Total .....	\$30,412,930.00	\$823,284.23
Deduct expirations and cancellations.....	14,703,326.00	431,274.47
		<u>\$392,009.76</u>
Net amount in force Dec. 31, 1896.....	<u>\$15,709,604.00</u>	<u>\$392,009.76</u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$4,459,337.62
Losses paid from organization to date.....	1,946,207.21
Losses incurred during the year.....,.....	161,033.12
Cash dividends declared since commencing business.....	413,250.00
Company's stock owned by the directors, at par value.....	112,100.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$123,198.00	\$16,434.56

## BUSINESS IN NEW HAMPSHIRE, 1896.

Plate-glass risks written .....	\$85,506.93
Premiums received .....	2,370.15
Losses paid .....	605.19
Losses incurred .....	634.80

## LONDON GUARANTEE AND ACCIDENT COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1892.

*Resident Manager, A. W. MASTERS, Chicago, Ill.*

## INCOME.

## Premiums collected during year:

Fidelity .....	\$11,231.48
Accident .....	179,569.03
Employers' liability .....	527,125.53

Total .....	\$717,926.04
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## Deduct reinsurance, abatement, rebate, and return premiums:

Fidelity .....	\$3,441.88
Accident .....	43,053.77
Employers' liability .....	56,729.91

Total deduction .....	103,225.56
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Net cash actually received for premiums.....	\$615,700.48
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Cash received for interest on stocks and bonds.....	20,748.75
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Total income .....	\$636,449.23
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Net or ledger assets Dec. 31, 1895.....	544,258.01
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Total .....	\$1,180,707.24
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## DISBURSEMENTS.

Gross amount paid policy-holders.....	\$228,219.26
Commissions to agents .....	163,088.20
Salaries and traveling expenses of agents.....	10,205.30
Medical examiners' fees .....	14,793.68
Salaries of officers and office employees.....	29,164.68
Taxes and fees .....	10,940.26
Rent .....	3,209.28
Legal expenses .....	6,465.85

Furniture and fixtures for offices.....	\$2,490.53
Advertising and general printing.....	6,573.77
All other expenses.....	24,937.30
(Total miscellaneous expenses, \$271,868.85.)	
Total disbursements during the year.....	<u>\$500,088.11</u>
Balance Dec. 31, 1896.....	<u><u>\$680,619.13</u></u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds.....	\$640,734.50
Cash in company's office.....	422.87
Cash deposited in banks.....	39,461.76
Total net or ledger assets, as per balance.....	<u>\$680,619.13</u>

#### OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	5,754.87
Market value of stocks and bonds over cost.....	13,661.67
Net amount of outstanding premiums.....	108,122.49
Total assets, as per books of the company.....	<u>\$808,158.16</u>

#### LIABILITIES.

Net amount of unpaid claims.....	\$197,221.79
Unearned premiums at fifty per cent of gross premiums..	303,099.09
Due and accrued for salaries, rent, and incidental expenses	2,287.91
Gross liabilities .....	<u><u>\$502,608.79</u></u>

#### RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$13,829,700.00	\$119,476.81
Written or renewed during the year.....	19,550,850.00	177,653.22
Total .....	<u>\$33,380,550.00</u>	<u>\$297,130.03</u>
Deduct expirations and cancellations.....	19,034,200.00	167,387.80
Net amount in force Dec. 31, 1896....	<u><u>\$14,346,350.00</u></u>	<u><u>\$129,742.23</u></u>

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$44,862,700.00	\$385,509.17
Written or renewed during the year.....	52,725,000.00	545,224.11
Total .....	\$97,587,700.00	\$930,733.28
Deduct expirations and cancellations.....	49,087,700.00	463,254.12
Net amount in force Dec. 31, 1896.....	\$48,500,000.00	\$467,479.16

  

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$1,578,200.00	\$10,311.36
Written or renewed during the year.....	1,753,350.00	10,898.70
Total .....	\$3,331,550.00	\$21,210.06
Deduct expirations and cancellations.....	1,832,700.00	12,233.28
Net amount in force Dec. 31, 1896.....	\$1,498,850.00	\$8,976.78

## MISCELLANEOUS.

Premiums received in the United States.....	\$2,076,499.40
Losses paid in the United States.....	497,071.32
Losses incurred during the year.....	228,219.26

## BUSINESS IN NEW HAMPSHIRE, 1896.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Accident .....	\$112,700.00	\$428.00	\$278.44	\$278.44
Employers' Liability.	407,000.00	1,787.93	228.03	228.03
	\$519,700.00	\$2,215.93	\$506.47	\$506.47

# NEW ENGLAND BURGLARY INSURANCE COMPANY.

BOSTON, MASS.

Incorporated November 6, 1895. Commenced business December 9, 1895.

WILLIAM H. BREWSTER, *President.*      JAMES E. WHITNEY, JR., *Secretary.*

CASH CAPITAL, \$200,000.00.

## INCOME.

Premiums collected during year.....	\$57,572.29
Deduct reinsurance, abatement, rebate, and return premiums .....	5,211.96
Net cash actually received for premiums.....	\$52,260.33
Cash received for interest on stocks and bonds.....	5,741.59
From all other sources.....	10,000.00
Total income .....	\$68,001.92
Net or ledger assets Dec. 31, 1895.....	200,000.00
Total .....	\$268,001.92

## DISBURSEMENTS.

Gross amount paid policy-holders.....	\$10,579.74
Commissions to agents .....	12,201.48
Salaries and traveling expenses of agents.....	3,352.34
Salaries of officers and office employees.....	8,921.04
Taxes and fees .....	5,440.13
Rent .....	2,932.83
Furniture and fixtures for offices.....	1,723.91
Advertising and general printing.....	12,312.77
All other expenses .....	7,163.31
(Total miscellaneous expenses, \$54,047.80.)	
Total disbursements during the year.....	\$64,627.54
Balance Dec. 31, 1896.....	\$203,374.38

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds.....	\$198,795.00
Cash in company's office.....	344.12
Cash deposited in banks.....	4,235.26
Total net or ledger assets, as per balance.....	<u>\$203,374.38</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	2,261.67
Net amount of outstanding premiums.....	8,740.89
Total assets as per books of the company.....	<u>\$214,376.94</u>

ITEMS NOT ADMITTED.

Depreciation from cost of above ledger assets to bring same to market value.....	3,370.00
Total admitted assets.....	<u>\$211,006.94</u>

LIABILITIES.

Net amount of unpaid claims.....	\$7,009.52
Unearned premiums at fifty per cent of gross premiums...	30,107.09
Due and to become due for borrowed money.....	10,000.00
Due and accrued for salaries, rent, and incidental expenses	940.42
Return premiums .....	1,358.18
Due for reinsurance .....	198.46
Gross liabilities, except capital.....	<u>\$49,613.67</u>
Paid-up capital .....	200,000.00
Total liabilities, including capital.....	<u>\$249,613.67</u>
Impairment .....	38,606.73
	<u><u>\$211,006.94</u></u>

RISKS AND PREMIUMS.

	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$42,000.00	\$490.00
Written or renewed during the year.....	8,845,690.00	68,267.64
Total .....	<u>\$8,887,690.00</u>	<u>\$68,757.64</u>
Deduct expirations and cancellations.....	1,018,757.26	8,543.47
Net amount in force Dec. 31, 1896.....	<u><u>\$7,868,932.74</u></u>	<u><u>\$60,214.17</u></u>



## MISCELLANEOUS.

Premiums received from organization to date.....	\$68,757.64
Losses paid from organization to date.....	10,579.74
Losses incurred during the year.....	17,589.26
Company's stock owned by the directors, at par value....	142,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

Burglary risks written.....	\$24,925.00
Premiums received .....	355.25

STANDARD LIFE AND ACCIDENT INSURANCE  
COMPANY.

DETROIT, MICH.

Incorporated May 29, 1884. Commenced business August 1, 1884.

D. M. FERRY, *President.*E. A. LEONARD, *Secretary.*

CASH CAPITAL, \$200,000.00.

## INCOME.

## Premiums collected during year:

Accident .....	\$794,023.99
Employers' liability .....	422,725.86

Total ..... \$1,216,749.85

Deduct reinsurance, abatement, rebate, and return  
premiums:

Accident .....	\$160,786.18
Employers' liability .....	84,238.75

Total deduction ..... 245,024.93

Net cash actually received for premiums..... \$971,724.92

## Cash received for interest on:

Mortgage loans .....	21,274.42
Bonds owned and dividends on stock.....	8,225.00
Other debts due the company.....	1,023.11

Total income ..... \$1,002,247.45

Net or ledger assets Dec. 31, 1895..... 628,036.10

Total ..... \$1,630,283.55

## DISBURSEMENTS.

Gross amount paid policy-holders.....	\$523,895.26
Cash paid stockholders for interest or dividends.....	12,000.00
Commissions to agents .....	236,252.78
Salaries and traveling expenses of agents.....	53,737.85
Medical examiners' fees .....	18,861.97
Salaries of officers and office employees.....	46,490.00
Taxes and fees.....	28,162.37
Rent .....	11,434.30
Legal expenses .....	7,599.50
Furniture and fixtures for offices.....	150.50
Advertising and general printing.....	21,415.89
All other expenses .....	31,550.35
(Total miscellaneous expenses, \$467,655.51.)	
Total disbursements during the year.....	<u>\$991,550.77</u>
Balance Dec. 31, 1896.....	<u>\$638,732.78</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$20,850.00
Loans on mortgages of real estate (first liens).....	328,706.82
Cost value of stocks and bonds.....	234,400.00
Cash in company's office .....	1,538.54
Cash deposited in banks .....	52,863.77
Bills receivable .....	54.74
All other items .....	318.91
Total net or ledger assets, as per balance.....	<u>\$638,732.78</u>

## OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	14,132.04
Stocks and bonds .....	3,633.32
Net amount of outstanding premiums.....	<u>162,671.73</u>
Total assets as per books of the company.....	\$819,169.87

## ITEMS NOT ADMITTED,

Bills receivable .....	<u>54.74</u>
Total admitted assets .....	\$819,115.13

## LIABILITIES.

Net amount of unpaid claims.....		\$118,765.98
Unearned premiums at fifty per cent of gross premiums..		435,528.80
Gross liabilities except capital.....		<u>\$554,294.78</u>
Paid-up capital .....	\$200,000.00	
Surplus beyond all liabilities.....	64,820.35	
Surplus as regards policy-holders.....		<u>264,820.35</u>
Total liabilities, including capital and surplus.....		<u><u>\$819,115.13</u></u>

## RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$78,946,190.00	\$597,723.64
Written or renewed during the year.....	116,932,850.00	761,141.00
Total .....	<u>\$195,879,040.00</u>	<u>\$1,358,864.64</u>
Deduct expirations and cancellations.....	118,302,840.00	800,609.78
Net amount in force Dec. 31, 1896.....	<u><u>\$77,576,200.00</u></u>	<u><u>\$558,254.86</u></u>

  

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$42,008,500.00	\$331,393.24
Written or renewed during the year.....	46,026,500.00	414,615.83
Total .....	<u>\$88,035,000.00</u>	<u>\$746,009.07</u>
Deduct expirations and cancellations.....	49,402,500.00	433,206.33
Net amount in force Dec. 31, 1896.....	<u><u>\$38,632,500.00</u></u>	<u><u>\$312,802.74</u></u>

## MISCELLANEOUS.

Premiums received from organization to date.....	\$7,054,682.25
Losses paid from organization to date.....	3,413,043.80
Losses incurred during the year.....	523,895.26
Cash dividends declared since commencing business.....	48,000.00
Company's stock owned by the directors, at par value.....	138,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$50,000.00	\$13,790.87
Virginia .....	10,000.00	418.36

## BUSINESS IN NEW HAMPSHIRE, 1896.

	Amount at Risk.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$899,450.00	\$5,180.65	\$1,154.29	\$1,154.29
Employers' Liability	20,000.00	27.48	5.00	5.00
	<b>\$919,450.00</b>	<b>\$5,208.13</b>	<b>\$1,159.29</b>	<b>\$1,159.29</b>

## TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business April 1, 1864.

JAMES G. BATTERSON, *President.*JOHN E. MORRIS, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

## INCOME.

## Premiums collected during year:

Accident ..... \$2,318,177.90  
 Employers' liability ..... 575,846.79

Total ..... \$2,894,024.69

## Deduct reinsurance, abatement, rebate, and return premiums:

Accident ..... \$36,388.80  
 Employers' liability ..... 36,718.60

Total deduction ..... 73,107.40

Net cash actually received for premiums..... \$2,820,917.29

## Cash received for interest on:

Bonds owned and dividends on stock..... 132,986.27  
 Other debts due the company..... 13,606.22

Total income ..... \$2,967,509.78

Net or ledger assets Dec. 31, 1895..... 3,819,364.13

Total ..... \$6,786,873.91

## DISBURSEMENTS.

Gross amount paid policy-holders.....	\$1,373,936.96
Commissions to agents .....	794,488.92
Salaries and traveling expenses of agents.....	120,764.51
Medical examiners' fees.....	36,808.31
Salaries of officers and office employees.....	75,994.56
Taxes and fees .....	52,477.60
Rent .....	26,138.85
Legal expenses .....	80,608.36
Furniture and fixtures for offices.....	2,516.39
Advertising and general printing.....	39,568.10
All other expenses .....	754,172.00
(Total miscellaneous expenses, \$1,983,537.60.)	
Total disbursements during the year.....	<u>\$3,357,474.56</u>
Balance Dec. 31, 1896 .....	<u>\$3,429,399.35</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds.....	\$3,142,369.51
Cash in company's office.....	1,202.83
Cash deposited in banks.....	285,827.01
Total net or ledger assets, as per balance.....	<u>\$3,429,399.35</u>

## OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	37,494.30
Total assets as per books of the company.....	<u>\$3,466,893.65</u>

## ITEMS NOT ADMITTED.

Depreciation from cost of above ledger assets to bring same to market value.....	104,765.45
Total admitted assets.....	<u>\$3,362,128.20</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$581,142.96
Unearned premiums .....	1,311,974.40
Due and accrued for salaries, rent, and incidental expenses	10,000.00
Gross liabilities except capital.....	<u>\$1,903,117.36</u>

Paid-up capital .....	\$1,000,000.00	
Surplus beyond all liabilities.....	459,010.84	
Surplus as regards policy-holders.....		\$1,459,010.84
Total liabilities, including capital and surplus.....		\$3,362,128.20

## RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$287,586,216.00	\$1,526,621.45
Written or renewed during the year.....	502,592,116.00	2,318,177.90
Total .....	\$790,178,332.00	\$3,844,799.35
Deduct expirations and cancellations.....	499,717,735.00	2,288,997.23
In force at the end of the year.....	\$290,460,597.00	\$1,555,802.12
Deduct reinsured policies.....	1,012,500.00	3,877.91
Net amount in force Dec. 31, 1896.....	\$289,448,097.00	\$1,551,924.21

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$57,425,060.00	\$467,885.87
Written or renewed during the year.....	63,728,935.00	575,846.79
Total .....	\$121,153,995.00	\$1,043,732.66
Deduct expirations and cancellations.....	56,388,435.00	540,706.87
Net amount in force Dec. 31, 1896....	\$64,765,560.00	\$503,025.79

## MISCELLANEOUS.

Premiums received from organization to date.....	\$45,567,937.13
Losses paid from organization to date.....	19,828,189.13
Losses incurred during the year.....	1,518,587.30
Cash dividends declared since commencing business.....	1,758,000.00
Company's stock owned by the directors, at par value.....	117,200.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio .....	\$50,000.00	\$12,578.42

## BUSINESS IN NEW HAMPSHIRE, 1896.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$3,062,250.00	\$17,180.81	\$9,084.50	\$11,409.50
Employers' Liability	375,000.00	3,487.51	675.00	675.00
	\$3,437,250.00	\$20,668.32	\$9,709.50	\$12,084.50

## UNION CASUALTY AND SURETY COMPANY.

ST. LOUIS, Mo.

Incorporated December 29, 1892. Commenced business April 12, 1893.

C. P. ELLERBE, *President*.O. K. CLARDY, *Secretary*.

CASH CAPITAL, \$250,000.00.

## INCOME.

## Premiums collected during year:

Accident .....	\$453,575.34
Plate glass .....	100,062.35
Steam boiler .....	41,116.10
Employers' liability .....	522,233.46

Total ..... \$1,116,987.25

## Deduct reinsurance, abatement, rebate, and return premiums:

Accident .....	\$95,224.15
Plate glass .....	22,638.03
Steam boiler .....	3,862.38
Employers' liability .....	81,940.77

Total deduction ..... 203,665.33

Net cash actually received for premiums..... \$913,321.92

**Cash received for interest on:**

Mortgage loans .....	\$11,873.29
Collateral loans .....	414.15
Bonds owned and dividends on stock.....	11,967.50
Other debts due the company.....	99.02
<b>Total income .....</b>	<b>\$937,675.88</b>
<b>Net or ledger assets Dec. 31, 1895.....</b>	<b>566,647.94</b>
<b>Total .....</b>	<b>\$1,506,323.82</b>

**DISBURSEMENTS.**

Gross amount paid policy-holders.....	\$533,872.95
Commissions paid to agents.....	280,720.34
Salaries and traveling expenses of agents.....	15,131.91
Medical examiners' fees and inspections.....	12,214.57
Salaries of officers and office employees.....	45,026.19
Taxes and fees .....	18,644.85
Rent .....	4,625.92
Legal expenses .....	7,649.39
Furniture and fixtures for offices.....	1,548.91
Advertising and general printing.....	11,046.41
Losses on securities actually sold under cost.....	150.00
All other expenses .....	36,699.58
(Total miscellaneous expenses, \$433,458.07.)	
<b>Total disbursements during the year.....</b>	<b>\$967,331.02</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$538,992.80</b>

**Invested in the following:****ASSETS, AS PER LEDGER ACCOUNTS.**

Loans on mortgages of real estate (first liens).....	\$202,937.50
Cost value of stocks and bonds.....	289,082.50
Cash in company's office.....	1,148.83
Cash deposited in banks.....	31,754.52
Bills receivable .....	3,395.00
Agents' ledger balances.....	10,674.45
<b>Total net or ledger assets, as per balance.....</b>	<b>\$538,992.80</b>



## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$2,023.51
Stocks and bonds .....	625.00
Market value of stocks and bonds over cost.....	5,927.50
Net amount of outstanding premiums.....	182,386.50
Total assets as per books of the company.....	<u>\$729,955.31</u>

## ITEMS NOT ADMITTED.

Agents' balances .....	\$10,674.45
Bills receivable .....	<u>3,395.00</u>
Total items not admitted.....	14,069.45
Total admitted assets.....	<u>\$715,885.86</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$96,663.00
Unearned premiums at fifty per cent of gross premiums...	327,677.01
Due and accrued for salaries, rent, and incidental expenses	834.50
Gross liabilities, except capital.....	<u>\$425,174.51</u>
Paid-up capital .....	\$250,000.00
Surplus beyond all liabilities.....	<u>40,711.35</u>
Surplus as regards policy-holders.....	290,711.35
Total liabilities, including capital and surplus.....	<u><u>\$715,885.86</u></u>

## RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$36,436,050.00	\$291,346.08
Written or renewed during the year.....	<u>46,115,500.00</u>	<u>438,137.37</u>
Total .....	\$82,551,550.00	\$729,483.45
Deduct expirations and cancellations.....	<u>52,506,150.00</u>	<u>543,828.91</u>
Net amount in force Dec. 31, 1896....	<u><u>\$30,045,400.00</u></u>	<u><u>\$185,654.54</u></u>
	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$42,921,366.58	\$310,680.40
Written or renewed during the year.....	<u>60,845,000.00</u>	<u>525,310.33</u>
Total .....	\$103,766,366.58	\$835,990.73
Deduct expirations and cancellations.....	<u>58,917,250.58</u>	<u>467,247.85</u>
Net amount in force Dec. 31, 1896....	<u><u>\$44,849,116.00</u></u>	<u><u>\$368,742.88</u></u>

	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$1,011,088.81	\$62,896.74
Written or renewed during the year.....	1,546,810.00	99,731.11
Total .....	\$2,557,898.81	\$162,627.85
Deduct expirations and cancellations.....	1,308,751.00	85,127.59
Net amount in force Dec. 31, 1896.....	\$1,249,147.81	\$77,500.26

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$9,844,646.76	\$23,866.40
Written or renewed during the year.....	11,405,200.00	38,244.82
Total .....	\$21,249,846.76	\$62,111.22
Deduct expirations and cancellations.....	10,591,150.00	38,654.88
Net amount in force Dec. 31, 1896.....	\$10,658,696.76	\$23,456.34

## MISCELLANEOUS.

Premiums received from organization to date.....	\$2,461,122.21
Losses paid from organization to date.....	1,132,156.64
Losses incurred during the year.....	533,872.95
Company's stock owned by the directors, at par value.....	85,600.00
Amount loaned to stockholders not officers.....	4,000.00

## BUSINESS IN NEW HAMPSHIRE, 1896.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Accident .....	\$58,000.00	\$341.25	\$5.71	\$5.71
Employers' Liability.	60,000.00	247.17	405.86	405.86
Plate Glass.....	5,677.00	325.17	65.00	65.00
Steam Boiler.....	22,500.00	65.00	.....	.....
	\$146,177.00	\$978.59	\$476.57	\$476.57

## UNION SAFE DEPOSIT AND TRUST COMPANY.

PORTLAND, ME.

Incorporated March 16, 1893. Commenced business January 3, 1894.

FRED E. RICHARDS, *President*.FRANK I. ALLEN, *Treasurer*.

CASH CAPITAL, \$250,000.00.

## INCOME.

Net cash actually received for premiums.....	\$6,807.05
Cash received for interest on:	
Mortgage loans .....	6,921.00
Collateral loans .....	353.96
Bonds owned and dividends on stock.....	8,845.66
From all other sources.....	5,640.25
Total income .....	<u>\$28,567.92</u>

## DISBURSEMENTS.

Cash paid stockholders for interest or dividends.....	\$12,500.00
Commissions to agents .....	352.88
Salaries of officers and office employees.....	4,231.40
Taxes and fees .....	20.00
Rent .....	3,000.00
Legal expenses .....	306.75
Furniture and fixtures for offices.....	115.81
Advertising and general printing.....	221.52
All other expenses .....	1,116.36
(Total miscellaneous expenses, \$21,864.72.)	
Total disbursements during the year.....	<u>\$21,864.72</u>
Balance Dec. 31, 1896.....	<u>\$6,703.20</u>

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$113,695.00
Loans on collateral securities.....	16,030.25
Cost value of stocks and bonds.....	161,410.42
Cash in company's office.....	388.63
Cash deposited in banks.....	2,907.90
<b>Total net or ledger assets, as per balance.....</b>	<b>\$294,432.20</b>

## OTHER ASSETS.

Interest due and accrued on:	
Mortgages .....	4,348.80
Stocks and bonds.....	2,159.16
<b>Total assets as per books of the company.....</b>	<b>\$300,940.16</b>

## LIABILITIES.

Special deposits .....	\$37,757.56
Bills payable .....	2,500.00
<b>Gross liabilities, except capital.....</b>	<b>\$40,257.56</b>
Paid-up capital .....	\$250,000.00
Surplus beyond all liabilities .....	10,682.60
<b>Surplus as regards policy-holders.....</b>	<b>260,682.60</b>
<b>Total liabilities, including capital and surplus.....</b>	<b>\$300,940.16</b>

## RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$548,700.00	\$2,042.60
Written or renewed during the year.....	1,666,600.00	7,045.55
<b>Total .....</b>	<b>\$2,215,300.00</b>	<b>\$9,088.15</b>
Deduct expirations and cancellations.....	351,600.00	1,930.55
<b>Net amount in force Dec. 31, 1896.....</b>	<b>\$1,863,700.00</b>	<b>\$7,157.60</b>

## BUSINESS IN NEW HAMPSHIRE, 1896.

Surety risks written .....	\$1,250.00
Premiums received .....	15.00

## UNITED STATES CASUALTY COMPANY.

NEW YORK CITY.

Incorporated May 2, 1895. Commenced business May 3, 1895.

BENJAMIN F. TRACY, *President*.CHARLES S. FAIRCHILD, *Treasurer*.

CASH CAPITAL, \$300,000.00.

## INCOME.

## Premiums collected during year:

Accident .....	\$408,516.84
Steam boiler .....	15,908.74
Employers' liability .....	215,137.79
Burglary .....	33,063.78
Automatic sprinkler .....	21,736.31

Total .....	\$694,363.46
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## Deduct reinsurance, abatement, rebate, and return premiums:

Accident .....	\$44,397.30
Steam boiler .....	4,913.46
Employers' liability .....	57,214.72
Burglary .....	5,522.09
Automatic sprinkler .....	5,970.74

Total deduction .....	118,018.31
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Net cash actually received for premiums.....	\$576,345.15
Cash received for interest on stocks and bonds.....	16,121.47
Profits on securities actually sold during the year, over cost	53,300.00
From all other sources.....	2.80
Total income .....	\$645,769.42
Net or ledger assets Dec. 31, 1895.....	491,167.59
Total .....	\$1,136,937.01

## DISBURSEMENTS.

Gross amount paid policy-holders.....	\$218,765.39
Commissions to agents .....	143,034.77
Salaries and traveling expenses of agents.....	35,853.15

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## INSURANCE COMPANIES.

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Inspections .....	\$5,227.48
Salaries of officers and office employees.....	94,625.82
Taxes and fees .....	8,467.26
Rent .....	12,333.31
Legal expenses .....	8,432.20
Advertising and general printing.....	30,836.41
All other expenses .....	22,358.70
(Total miscellaneous expenses, \$361,169.10.)	
Total disbursements during the year.....	<u>\$579,934.49</u>
Balance Dec. 31, 1896.....	<u>\$557,002.52</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$1,575.00
Cost value of stocks and bonds.....	503,624.37
Cash in company's office.....	8,302.38
Cash deposited in banks.....	32,246.64
Bills receivable .....	132.98
Agents' ledger balances.....	34.37
Furniture, fixtures, and safes.....	7,768.88
Loans on mortgages (second liens).....	2,860.96
Cash in hands of agents.....	456.94
Total net or ledger assets, as per balance.....	<u>\$557,002.52</u>

## OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	102.92
Stocks and bonds.....	2,978.93
Market value of stocks and bonds over cost.....	4,204.69
Net amount of outstanding premiums.....	87,608.59
Total assets as per books of the company.....	<u>\$651,897.65</u>

## ITEMS NOT ADMITTED.

Agents' balances .....	\$37.37
Bills receivable.....	132.98
Furniture and fixtures .....	7,768.88
Loans on mortgage (second liens) .....	2,860.96
Depreciation from cost of above ledger assets to bring same to market value.....	375.00
Total items not admitted.....	<u>11,172.19</u>
Total admitted assets.....	<u>\$640,725.46</u>

## LIABILITIES.

Net amount of unpaid claims.....		\$53,957.21
Unearned premiums .....		251,413.99
Agents' credit balances.....		1,164.73
Due for reinsurance.....		585.05
All other liabilities .....		500.00
Gross liabilities, except capital.....		<u>\$307,620.98</u>
Paid-up capital .....	\$300,000.00	
Surplus beyond all liabilities.....	33,104.48	
Surplus as regards policy-holders.....		<u>333,104.48</u>
Total liabilities, including capital and surplus.....		<u><u>\$640,725.46</u></u>

## RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$152,572,415.00	\$225,306.26
Written or renewed during the year.....	376,717,125.00	421,475.86
Total .....	<u>\$529,289,540.00</u>	<u>\$646,782.14</u>
Deduct expirations and cancellations.....	380,631,765.00	410,664.63
In force at the end of the year.....	\$148,657,775.00	\$236,117.51
Deduct reinsured policies .....	3,399,251.00	2,455.86
Net amount in force Dec. 31, 1896.....	<u><u>\$145,258,524.00</u></u>	<u><u>\$233,661.65</u></u>
	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$11,602,501.00	\$73,188.55
Written or renewed during the year.....	37,384,003.00	250,598.76
Total .....	<u>\$48,986,504.00</u>	<u>\$323,787.31</u>
Deduct expirations and cancellations.....	19,348,502.00	133,754.46
In force at the end of the year.....	\$29,638,002.00	\$190,032.85
Deduct reinsured policies.....	20,000.00	600.00
Net amount in force Dec. 31, 1896...	<u><u>\$29,618,002.00</u></u>	<u><u>\$189,432.85</u></u>
	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	.....	.....
Written or renewed during the year.....	\$13,236,549.00	\$39,995.59
Total .....	<u>\$13,236,549.00</u>	<u>\$39,995.59</u>
Deduct expirations and cancellations.....	1,811,835.00	5,651.28
Net amount in force Dec. 31, 1896.....	<u><u>\$11,424,714.00</u></u>	<u><u>\$34,344.31</u></u>

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$2,977,300.00	\$7,937.48
Written or renewed during the year.....	4,762,700.00	19,483.15
Total .....	\$7,740,000.00	\$27,420.63
Deduct expirations and cancellations.....	3,099,800.00	8,918.73
In force at the end of the year.....	\$4,640,200.00	\$18,501.90
Deduct reinsured policies.....	405,000.00	1,620.00
Net amount in force Dec. 31, 1896...	\$4,235,200.00	\$16,881.90

  

	<i>Automatic Sprinkler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1895.....	\$731,500.00	\$6,111.96
Written or renewed during the year.....	2,169,000.00	25,332.26
Total .....	\$2,900,500.00	\$31,444.22
Deduct expirations and cancellations.....	1,260,000.00	12,287.94
Net amount in force Dec. 31, 1896.....	\$1,640,500.00	\$19,156.28

## MISCELLANEOUS.

Premiums received from organization to date.....	\$909,147.61
Losses paid from organization to date.....	300,846.95
Losses incurred during the year.....	233,113.80
Company's stock owned by the directors, at par value.....	97,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$17,137.50	\$4,063.24

## BUSINESS IN NEW HAMPSHIRE, 1896.

Accident risks written .....	\$735,000.00
Premiums received .....	727.00
Losses paid .....	436.35
Losses incurred .....	436.35





# LIFE INSURANCE COMPANIES OF OTHER STATES.

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DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACTS  
OF ANNUAL STATEMENTS, SHOWING THEIR STANDING AND  
CONDITION ON THE 31ST DAY OF DECEMBER, 1896.

# **ÆTNA LIFE INSURANCE COMPANY.**

**HARTFORD, CONN.**

Incorporated 1820. Commenced business 1850.

**MORGAN G. BULKELEY, *President.***

**JOEL L. ENGLISH, *Secretary.***

**CASH CAPITAL, \$1,750,000.00.**

## **INCOME.**

Received for premiums on new policies.....	\$574,216.29	
Received for renewal premiums.....	3,655,794.23	
Dividends applied to pay running premiums.....	633,325.56	
Surrender values applied to pay running premiums.....	21,268.44	
Surrender values applied to purchase paid-up insurance and annuities.....	233,333.70	
<b>Total .....</b>	<b>\$5,217,941.22</b>	
Deduct amount paid for reinsurance.....	1,590.74	
<b>Total premium income.....</b>		<b>\$5,216,350.48</b>
<b>Cash received for interest on:</b>		
Mortgage loans.....	1,445,559.92	
Bonds owned and dividends on stock.....	681,399.19	
Premium notes, loans, or liens.....	95,762.80	
Other debts due the company.....	31,559.57	
Discount on claims paid in advance.....	3,044.75	
Rents for use of company's property.....	21,150.82	
Profits on real estate sold.....	6,960.93	
Interest on deposits.....	22,405.61	
From other sources .....	514.16	
<b>Total income life department.....</b>	<b>\$7,524,708.23</b>	
<b>Total income, accident department.....</b>	<b>457,441.15</b>	
<b>Gross income .....</b>	<b>\$7,982,149.38</b>	
<b>Net or ledger assets Dec. 31, 1895.....</b>	<b>41,464,157.28</b>	
<b>Total .....</b>		<b>\$49,446,306.66</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,880,778.61
Cash paid for matured endowments and additions.....	1,058,062.00
Claims on installment policies.....	1,000.00
Gross amount paid for losses and endowments.....	\$2,939,840.61
Received for losses or claims on policies reinsured.....	10,000.00
Net amount paid for losses and endowments.....	\$2,929,840.61
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	5,755.02
Cash dividends paid policy-holders.....	246,761.98
Cash dividends applied to pay running premiums.....	633,328.56
Surrender values paid in cash.....	258,605.15
Surrender values applied to pay running premiums.....	21,268.44
Surrender values applied to purchase paid-up insurance and annuities .....	233,333.70
<i>(Total paid policy-holders, \$4,328,893.46.)</i>	
Cash paid stockholders for interest or dividends.....	175,000.00
Commissions to agents.....	614,922.18
Salaries and traveling expenses of agents.....	23,427.49
Medical examiners' fees.....	42,811.73
Salaries of officers and office employees.....	122,526.40
Taxes and fees .....	137,738.64
Rent .....	27,087.15
Furniture and fixtures for offices.....	4,349.99
Advertising, printing, and postage.....	67,249.33
Legal expenses .....	17,817.71
All other items.....	31,056.53
Total disbursements, life department.....	\$5,592,880.61
Total disbursements, accident department.....	372,379.39
Total .....	\$5,965,260.00
Balance Dec. 31, 1896.....	\$43,481,046.66

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$486,348.25
Loans on mortgages of real estate (first liens).....	25,200,422.44
Loans on collateral securities.....	422,672.65
Loans on company's policies as collateral.....	1,058,715.00
Premium notes, loans, or liens on policies in force.....	660,778.17
Cost value of stocks and bonds.....	12,872,180.31

Cash in company's office.....	\$578,118.52
Cash deposited in banks.....	2,190,160.78
Agents' ledger balances .....	25,662.22
Loans on personal security.....	1,350.00
Total net or ledger assets, as per balance.....	\$43,496,408.34
Deduct agents' credit balances.....	15,361.68
Total net or ledger assets, less depreciation.....	\$43,481,046.66

## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	774,485.22
Stocks and bonds.....	112,692.26
Collateral loans.....	8,800.49
Premium notes, loans, or liens.....	230,387.14
Other assets .....	22,307.50
Market value of stocks and bonds over cost.....	574,571.85

*New Business. Renewals.*

Premiums due and unreported on policies in force .....	\$28,776.96	\$147,238.67
Deferred premiums on policies in force.....	48,258.98	223,961.85
Total .....	\$77,035.94	\$371,190.52
Deduct cost of collection.....	38,517.97	29,696.24
	<u>\$38,517.97</u>	<u>\$341,496.28</u>
Net amount of uncollected and deferred premiums.....		380,013.25

Total assets as per books of the company..... \$45,584,284.37

## ITEMS NOT ADMITTED.

Agents' balances .....	\$25,662.22
Loans on personal security, endorsed or not.....	1,350.00
Total items not admitted.....	27,012.22
Total admitted assets.....	\$45,557,272.15

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$37,364,042.00
Deduct net value of reinsured risks.....	44,499.00
Net reinsurance reserve.....	\$37,319,543.00

Present value of unpaid installments.....		\$5,295.00
Commissions due agents on premium notes.....		392.54
Matured endowments due and unpaid.....	\$51,024.00	
Death losses and matured endowments not due.....	87,436.00	
Death losses and other policy claims resisted.....	36,846.00	
Death losses reported, no proofs received.....	37,643.00	
Total policy claims .....		212,949.00
Unpaid dividends of surplus due policy-holders.....		591,884.27
Premiums paid in advance.....		8,352.79
Contingent surrender values.....		20,473.00
Bills payable .....		8,495.43
Liabilities, life department.....		\$38,167,385.03
Liabilities, accident department.....		201,535.87
Gross liabilities .....		\$38,368,920.90
Paid-up capital .....	\$1,750,000.00	
Surplus over capital .....	5,438,351.25	
Surplus as regards policy-holders.....		7,188,351.25
Gross liabilities .....		\$45,557,272.15

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895.....	\$704,471.36	
Premium notes, loans, or liens received during the year..	45,933.15	
Premium notes restored by revival of policies.....	298.46	
Total .....		\$750,702.97
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$26,289.64	
Purchase of surrendered policies and voided by lapse....	9,873.96	
Payment of dividends to policy-holders.....	35,011.41	
Redeemed by maker in cash.....	18,749.79	
Total reduction .....		89,924.80
Balance of note assets Dec. 31, 1896.....		\$660,778.17

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies.....	34,361	\$47,460,790.94
Endowment policies .....	40,319	68,078,883.00
All other policies .....	10,688	24,487,587.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	1,565	\$3,160,618.00
Endowment policies .....	7,307	14,175,456.00
All other policies .....	1,71+	4,241,866.00

## OLD POLICIES REVIVED AND INCREASED.

Whole life policies .....	6	33,626.00
Endowment policies .....	61	181,882.00
All other policies .....	29	69,000.00

## OLD POLICIES CHANGED.

All other policies .....	246	480,500.00
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Total number and amount.....	96,296	\$162,370,208.94
Deduct policies ceased to be in force.....	8,638	16,734,268.00

Total in force Dec. 31, 1896.....	87,658	\$145,635,940.94
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	Number.	Amount.
Whole life policies in force.....	34,139	\$47,607,329.94
Endowment policies in force.....	42,925	73,672,634.00
All other policies in force.....	10,594	24,355,977.00
Total number and amount....	87,658	\$145,635,940.94

## TERMINATED AS FOLLOWS:

By death .....	1,258	\$1,894,844.00
maturity .....	817	1,054,181.00
expiry .....	726	1,876,616.00
surrender .....	1,469	2,282,985.00
lapse .....	2,502	5,634,375.00
change and decrease .....	287	645,750.00
Not taken .....	1,579	3,345,517.00
Total .....	8,638	\$16,734,268.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	1,019	\$1,349,097.00
Policies issued during year.....	65	130,626.00
Total .....	1,084	\$1,479,723.00
Deduct policies ceased to be in force.....	79	144,328.00
In force in New Hampshire Dec. 31, 1896...	1,005	\$1,335,395.00

1896.]

## OF OTHER STATES.

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Losses and claims unpaid Dec. 31, 1895.....	1	\$200.00
Losses incurred during 1896.....	32	26,736.00
<b>Total .....</b>	<b>33</b>	<b>\$26,936.00</b>
Losses and claims paid during 1896.....	31	\$26,598.78
Premiums collected or secured without deductions:		
Cash, \$42,086.00; notes or credits, \$398.15.....		\$42,484.15

## CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1865. Commenced business October, 1865.

THOMAS W. RUSSELL, *President.*

FRED V. HUDSON, *Secretary.*

CASH CAPITAL, \$150,000.00.

### INCOME.

Received for premiums on new policies.....	\$44,061.85
Received for renewal premiums.....	\$26,693.68
Dividends applied to pay running premiums.....	7,323.97
Surrender values applied to pay running premiums.....	364.25
Surrender values applied to purchase paid-up insurance.	14,049.00
<b>Total .....</b>	<b>\$392,492.75</b>
Deduct amount paid for reinsurance.....	7,077.78
<b>Total premium income .....</b>	<b>\$385,414.97</b>
Cash received for interest on:	
Mortgage loans.....	105,752.64
Bonds owned and dividends on stock.....	22,590.90
Premium notes, loans, or liens.....	2,741.15
Other debts due the company.....	5,334.57
Discount on claims paid in advance.....	6,326.66
Profits on real estate sold.....	199.40
From other sources .....	7.75
<b>Total income .....</b>	<b>\$528,368.04</b>
Net or ledger assets Dec. 31, 1895.....	2,756,438.68
<b>Total .....</b>	<b>\$3,284,806.72</b>



## DISBURSEMENTS.

Cash paid for losses and additions.....	\$138,527.50
Cash paid for matured endowments and additions.....	58,258.63
Gross amount paid for losses and endowments.....	\$196,786.13
Received for losses or claims on policies reinsured.....	10,000.00
Net amount paid for losses and endowments.....	\$186,786.13
Cash paid to annuitants.....	75.12
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	3,250.37
Cash dividends paid policy-holders.....	64,493.93
Cash dividends applied to pay running premiums.....	7,323.97
Surrender values paid in cash.....	32,193.93
Surrender values applied to pay running premiums.....	364.25
Surrender values applied to purchase paid-up insurance...	14,049.00
<i>(Total paid policy-holders, \$308,536.70.)</i>	
Cash paid stockholders for interest or dividends.....	12,000.00
Commissions to agents.....	35,373.02
Salaries and traveling expenses of agents.....	14,123.21
Medical examiners' fees .....	3,603.00
Salaries of officers and office employees.....	22,039.35
Taxes and fees .....	11,221.04
Advertising, printing, and postage.....	14,701.07
Legal expenses .....	1,068.65
Expenses on real estate.....	2,733.10
All other items .....	4,507.82
Total disbursements during the year.....	\$429,906.96
Balance Dec. 31, 1896.....	\$2,854,899.76

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$364,653.77
Loans on mortgages of real estate (first liens).....	1,823,521.49
Loans on collateral securities.....	1,410.09
Loans on company's policies as collateral.....	116,948.10
Premium notes, loans, or liens on policies in force.....	48,800.32
Cost value of stocks and bonds.....	451,897.78
Cash in company's office.....	631.85
Cash deposited in banks.....	45,033.14

Bills receivable .....	\$705.00
Agents' ledger balances .....	1,352.50
Total net or ledger assets as per balance .....	<u>\$2,854,954.04</u>
Deduct agents' credit balances .....	54.28
Total net or ledger assets, less depreciation .....	<u>\$2,854,899.76</u>

## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	33,760.25
Stocks and bonds .....	10,216.19
Collateral loans .....	23.42
Premium notes, loans, or liens .....	7,742.92
Other assets .....	3,937.66
Market value of stocks and bonds over cost .....	16,276.22

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$4,837.08	\$10,412.49
Deferred premiums on policies in force .....	9,881.48	55,298.13
Total .....	<u>\$14,218.46</u>	<u>\$65,710.12</u>
Deduct cost of collection .....	7,109.23	4,928.30
	<u>\$7,109.23</u>	<u>\$60,782.32</u>

Net amount of uncollected and deferred premiums .....	67,891.55
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Total assets, as per books of the company .....	<u>\$2,994,747.97</u>
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## ITEMS NOT ADMITTED.

Agents' balances .....	\$1,352.50
Bills receivable .....	705.00
Depreciation from cost of real estate .....	51,399.87
Total items not admitted .....	53,456.87
Total admitted assets .....	<u>\$2,941,291.10</u>

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$2,396,076.00
Deduct net value of reinsured risks .....	35,171.00
Net reinsurance reserve .....	<u>\$2,360,905.00</u>
Matured endowments due and unpaid .....	\$12,559.98
Death losses and matured endowments not due .....	14,630.00
Death losses and other policy claims resisted .....	<u>6,000.00</u>
Total policy claims .....	33,189.98

Unpaid dividends of surplus due policy-holders.....		\$3,860.09
Premiums paid in advance.....		1,255.21
Contingent surrender values .....		5,275.97
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Liabilities as to policy-holders.....		\$2,404,486.25
Paid-up capital .....	\$150,000.00	
Surplus over capital .....	386,804.85	
		<hr/>
Surplus as regards policy-holders.....		536,804.85
		<hr/>
Gross liabilities .....		<u>\$2,941,291.10</u>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$49,967.21	
Premium notes, loans, or liens received during the year .....	7,941.45	
	<hr/>	
Total .....		\$57,898.66
Deductions during the year as follows: Notes, loans, or liens used in:		
Purchase of surrendered policies and voided by lapse....	\$3,250.37	
Payment of dividends to policy-holders.....	648.59	
Redeemed by maker in cash.....	5,199.38	
	<hr/>	
Total reduction .....		9,098.34
		<hr/>
Balance of note assets Dec. 31, 1896.....		<u>\$48,800.32</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	4,506	\$6,516,997.00
Endowment policies .....	4,253	5,007,180.32
All other policies .....	24	78,109.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	667	1,002,060.00
Endowment policies .....	491	596,238.00
All other policies .....	10	30,000.00

## OLD POLICIES REVIVED.

Whole life policies .....	7	7,526.00
Endowment policies .....	12	17,500.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	3	\$16,500.00
Endowment policies .....	8	9,200.00
<b>Total number and amount.....</b>	<b>9,987</b>	<b>\$13,281,310.32</b>
Deduct policies ceased to be in force.....	1,107	1,521,326.32
<b>Total in force Dec. 31, 1896.....</b>	<b>8,880</b>	<b>\$11,759,984.00</b>

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	4,541	\$6,585,813.00
Endowment policies in force.....	4,308	5,072,296.00
All other policies in force.....	31	101,875.00
<b>Total number and amount....</b>	<b>8,880</b>	<b>\$11,759,984.00</b>

## TERMINATED AS FOLLOWS:

By death .....	79	\$138,915.00
maturity .....	163	205,973.32
surrender .....	213	297,609.00
lapse .....	432	579,010.00
change and decrease.....	17	44,819.00
Not taken .....	203	255,000.00
<b>Total .....</b>	<b>1,107</b>	<b>\$1,521,326.32</b>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	326	\$358,180.00
Policies issued during year.....	76	87,241.00
<b>Total .....</b>	<b>402</b>	<b>\$445,421.00</b>
Deduct policies ceased to be in force.....	54	50,664.00
<b>In force in New Hampshire Dec. 31, 1896..</b>	<b>348</b>	<b>\$394,757.00</b>
<b>Losses and claims incurred and paid during 1896</b>	<b>5</b>	<b>\$3,911.42</b>
<b>Premiums collected or secured without deduction.....</b>		<b>\$14,384.46</b>

# CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 15, 1846. Commenced business December 15, 1846.

JACOB L. GREENE, *President.*

EDWARD M. BUNCE, *Secretary.*

## INCOME.

Received for premiums on new policies.....	\$337,991.60
Received for renewal premiums.....	3,075,386.89
Dividends applied to pay running premiums.....	1,094,775.10
Surrender values applied to pay running premiums.....	33,568.87
Surrender values applied to purchase paid-up insurance and annuities .....	201,514.29
<b>Total premium income .....</b>	<b>\$4,743,236.75</b>
Cash received for interest on:	
Mortgage loans .....	2,083,956.37
Bonds owned and dividends on stock.....	710,943.39
Premium notes, loans, or liens.....	75,785.66
Other debts due the company.....	11,084.78
Discount on claims paid in advance.....	3,188.11
Rents for use of company's property.....	254,446.91
Premium notes or loans restored.....	1,200.00
From other sources .....	50,140.75
<b>Total income .....</b>	<b>\$7,933,982.72</b>
Net or ledger assets Dec. 31, 1895.....	60,764,020.64
<b>Total .....</b>	<b>\$68,698,003.36</b>

## DISBURSEMENTS.

Cash paid for losses .....	\$4,106,366.25
Cash paid for matured endowments .....	401,652.00
<b>Gross amount paid for losses and endowments.....</b>	<b>\$4,508,018.25</b>
Premium notes or loans voided by lapse.....	2,808.00
Dividends paid policy-holders.....	179,883.52

Dividends applied to pay running premiums.....	\$1,094,775.10
Surrender values paid .....	522,556.77
Surrender values applied to pay running premiums.....	33,568.87
Surrender values applied to purchase paid-up insurance and annuities .....	201,514.29

*(Total paid policy-holders, \$6,543,124.80.)*

Commissions to agents .....	345,970.21
Salaries and traveling expenses of agents.....	24,541.49
Medical examiners' fees .....	22,585.23
Salaries of officers and office employees.....	145,485.41
Taxes and fees .....	336,490.98
Rent .....	8,239.70
Advertising, printing, and postage.....	75,091.52
Legal expenses .....	21,040.75
Expenses on real estate .....	160,191.65
All other items.....	33,570.01

Total disbursements during the year.....	<u>\$7,716,331.75</u>
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Balance Dec. 31, 1896.....	<u><u>\$60,981,671.61</u></u>
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Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$8,788,184.43
Loans on mortgages of real estate (first liens).....	35,722,498.00
Loans on collateral securities.....	12,300.00
Premium notes, loans, or liens on policies in force.....	1,065,427.28
Cost value of stocks and bonds.....	13,995,988.97
Cash deposited in banks .....	1,392,194.53
Bills receivable .....	4,141.86
Agents' ledger balances .....	936.54

Total net or ledger assets, as per balance.....	<u><u>\$60,981,671.61</u></u>
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#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	805,628.47
Stocks and bonds .....	147,089.08
Collateral loans .....	262.08
Premium notes, loans, or liens.....	125,431.81
Other assets .....	290.20
Rents due and accrued.....	39,763.69
Market value of stocks and bonds over cost.....	499,278.03

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$13,386.00	\$73,293.02
Deferred premiums on policies in force.....	31,596.79	267,235.93
Total .....	\$44,981.79	\$340,528.95
Deduct cost of collection.....	12,146.09	20,431.74
	<u>\$32,836.70</u>	<u>\$330,097.21</u>
Net amount of uncollected and deferred premiums...		\$352,933.91
Total assets as per books of the company.....		\$62,952,348.88

## ITEMS NOT ADMITTED.

Agents' balances .....	\$936.54
Bills receivable .....	<u>4,141.86</u>
Total items not admitted.....	5,078.40
Total admitted assets .....	\$62,947,270.48

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$53,171,578.00
Death losses due and unpaid.....	\$54,599.50
Matured endowments due and unpaid.....	12,925.00
Death losses and matured endowments not due.....	42,337.00
Death losses and other policy claims resisted.....	52,500.00
Death losses reported, no proofs received.....	33,638.00
Total policy claims .....	195,999.50
Unpaid dividends of surplus due policy-holders.....	637,985.01
Premiums paid in advance.....	41,067.33
Contingent surrender values .....	71,320.00
Reserve on lapsed policies .....	192,884.00
All other liabilities .....	<u>48.00</u>
Liabilities as to policy-holders.....	\$54,310,881.84
Surplus as regards policy-holders.....	<u>8,636,388.64</u>
Gross liabilities .....	<u>\$62,947,270.48</u>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$1,160,955.00
Premium notes, loans, or liens received during the year..	<u>1,200.00</u>
Total .....	\$1,162,155.66

Deductions during the year as follows: Notes, loans, or liens used in:

Payment of losses and claims.....	\$28,788.40	
Purchase of surrendered policies and voided by lapse..	18,785.95	
Payment of dividends to policy-holders.....	42,189.08	
Redeemed by maker in cash.....	6,964.35	
Total reduction .....		\$96,728.38
Balance of note assets Dec. 31, 1896.....		<u>\$1,065,427.28</u>

### EXHIBIT OF POLICIES.

#### POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies .....	60,824	\$145,445,723.00
Endowment policies .....	5,782	12,596,333.00

#### NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	3,102	8,091,618.00
Endowment policies .....	511	1,109,024.00
All other policies .....	293	977,600.00

#### OLD POLICIES REVIVED.

Whole life policies .....	31	108,000.00
Endowment policies .....	1	1,000.00

#### OLD POLICIES INCREASED.

Whole life policies .....	..	46,491.00
Endowment policies .....	1	12,504.00
All other policies .....	1	9,000.00

Total number and amount.....	70,546	\$168,397,293.00
Deduct policies ceased to be in force.....	4,105	10,974,667.00

Total in force Dec. 31, 1896.....	<u>66,441</u>	<u>\$157,422,626.00</u>
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	Number.	Amount.
Whole life policies in force.....	60,372	\$143,993,508.00
Endowment policies in force .....	5,803	12,526,718.00
All other policies in force.....	266	902,400.00
Total number and amount..	<u>66,441</u>	<u>\$157,422,626.00</u>

#### TERMINATED AS FOLLOWS:

By death .....	1,638	\$4,096,214.00
maturity .....	231	403,104.00
surrender .....	791	1,675,630.00



By lapse .....	1,212	\$2,785,450.00
change and decrease.....	2	1,354,269.00
Not taken .....	231	660,000.00
Total .....	4,105	<u>\$10,974,667.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	740	\$1,690,994.31
Policies issued during year.....	49	101,500.00
Total .....	789	<u>\$1,792,497.31</u>
Deduct policies ceased to be in force.....	28	73,084.42
In force in New Hampshire Dec. 31, 1896...	761	<u>\$1,719,409.89</u>
Losses and claims incurred paid during 1896.....		<u>\$18,150.39</u>
Premiums collected or secured without deductions.....		<u>\$30,252.41</u>

## EQUITABLE LIFE ASSURANCE SOCIETY.

## NEW YORK CITY.

Incorporated July 26, 1859. Commenced business July 28, 1859.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.*

CASH CAPITAL, \$100,000.00.

## INCOME.

Received for premiums on new policies*.....	\$3,603,691.19
Received for renewal premiums.....	28,430,601.45
Dividends applied to purchase paid-up additions and annuities .....	690,751.49
Surrender values applied to purchase paid-up insurance and annuities .....	2,212,955.00
Received for annuities .....	1,182,343.40
Total .....	<u>\$36,090,342.53</u>
Deduct amount paid for reinsurance.....	984.82
Total premium income.....	<u>\$36,089,357.71</u>

\*Business of December not included in this statement.

**Cash received for interest on:**

Mortgage loans .....	\$1,424,995.98
Bonds owned and dividends on stock.....	4,855,159.76
Other debts due the company.....	801,190.68
Rents for use of company's property.....	1,840,354.25
<b>Total income .....</b>	<b>\$5,011,058.38</b>
<b>Net or ledger assets Dec. 31, 1895.....</b>	<b>193,673,359.77</b>
<b>Total .....</b>	<b>\$238,684,418.15</b>

**DISBURSEMENTS.**

Cash paid for losses and additions.....	\$12,370,854.29
Cash paid for matured endowments and additions.....	912,708.62
Claims on installment policies.....	9,394.71
<b>Gross amount paid for losses and endowments....</b>	<b>\$13,292,957.62</b>
Cash paid to annuitants .....	410,793.31
Cash dividends paid policy-holders.....	1,765,181.12
Cash dividends applied to purchase paid-up additions and annuities .....	660,751.49
Surrender values paid in cash.....	3,594,800.91
Surrender values applied to purchase paid-up insurance and annuities .....	2,212,955.00
<i>(Total paid policy-holders, \$21,937,439.45.)</i>	
Cash paid stockholders for interest or dividends.....	7,000.00
Commissions to agents .....	3,736,118.34
Salaries and traveling expenses of agents.....	318,587.88
Medical examiners' fees .....	290,008.25
Salaries of officers and office employees.....	631,015.35
Taxes and fees .....	539,885.88
Rent .....	346,977.84
Commuting commissions .....	694,924.65
Furniture and fixtures for offices.....	7,138.59
Advertising, printing, and postage.....	405,879.38
Legal expenses .....	147,356.50
Expense on real estate.....	704,680.21
All other items.....	237,409.69
<b>Total disbursements during the year.....</b>	<b>\$30,004,422.01</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$208,679,996.14</b>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unencumbered.....	\$42,758,629.31
Loans on mortgages of real estate (first liens).....	32,021,426.97
Loans on collateral securities.....	11,723,700.00
Book value of stocks and bonds.....	109,595,489.37
Cash in company's office.....	25,661.01
Cash deposited in banks.....	11,237,278.62
Commuted commissions .....	685,113.66
Agents' ledger balances .....	632,697.20
Total net or ledger assets, as per balance.....	\$208,679,996.14

OTHER ASSETS.

Interest due and accrued.....	345,904.53
Rents due and accrued .....	172,992.05
Market value of stocks and bonds over book value.....	2,796,862.63

	<i>New Business.</i>	<i>Renewals.</i>	
Premiums due and unreported on policies in force .....	\$793,324.00	\$2,379,439.00	
Deferred premiums on policies in force.....	190,099.00	2,236,910.00	
Total .....	\$984,023.00	\$4,615,349.00	
Deduct cost of collection.....	590,413.00	230,767.00	
	\$393,610.00	\$4,384,582.00	
Net amount of uncollected and deferred premiums.....			4,778,192.00
Total assets as per books of the company.....			\$216,773,947.35

ITEMS NOT ADMITTED.

Agents' balances .....	\$632,697.20
Commuted commissions .....	685,113.66
Total items not admitted .....	1,317,810.86
Total admitted assets .....	\$215,456,136.49

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$171,500,344.00
Death losses due and unpaid.....	\$264,083.19
Matured endowments due and unpaid.....	36,234.74
Death losses and matured endowments not due.....	5,300.00
Death losses reported, no proofs received.....	1,197,571.59
Death losses and other policy claims resisted.....	95,675.00
Due and unpaid on annuity claims.....	31,599.74
Total policy claims.....	1,630,464.23

Unpaid dividends of surplus due policy-holders.....	\$110,876.00
Present value of unpaid installments.....	110,583.00
Liabilities as to policy-holders.....	\$173,352,267.23
Paid-up capital .....	\$100,000.00
Surplus over capital .....	42,003,869.26
Surplus as regards policy-holders.....	42,103,869.26
Gross liabilities .....	<u>\$215,456,136.49</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	238,859	\$752,832,285.00
Endowment policies .....	45,626	148,667,456.00
All other policies .....	2,993	4,461,131.00
Reversionary additions .....	.....	6,548,681.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	34,531	97,231,807.00
Endowment policies .....	8,029	24,541,119.00
All other policies .....	888	2,188,343.00

## OLD POLICIES REVIVED.

Whole life policies .....	522	2,132,995.00
Endowment policies .....	131	464,786.00
All other policies .....	8	32,250.00

## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	1,102,784.00
Total number and amount.....	331,587	\$1,040,203,637.00
Deduct policies ceased to be in force.....	37,868	125,101,567.00
Total in force Dec. 31, 1896.....	<u>293,719</u>	<u>\$915,102,070.00</u>

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force .....	242,750	\$750,277,533.00
Endowment policies in force.....	47,533	152,947,515.00
All other policies in force.....	3,436	5,447,779.00
Reversionary additions in force.....	.....	6,429,243.00
Total number and amount....	<u>293,719</u>	<u>\$915,102,070.00</u>

## TERMINATED AS FOLLOWS:

By death .....	3,330	\$12,501,912.00
maturity .....	275	957,547.00
expiry .....	102	353,455.00
surrender .....	11,186	38,685,794.00
lapse .....	15,959	44,485,005.00
change and decrease .....	.....	557,032.00
Not taken .....	7,016	27,560,822.00
Total .....	<u>37,868</u>	<u>\$125,101,567.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	503	\$1,327,869.00
Policies issued during year.....	<u>37</u>	<u>53,498.00</u>
Total .....	540	\$1,381,367.00
Deduct policies ceased to be in force.....	<u>39</u>	<u>88,570.00</u>
In force in New Hampshire Dec. 31, 1896..	<u>501</u>	<u>\$1,292,797.00</u>
Losses and claims incurred and paid during 1896	<u>2</u>	<u>\$1,570.00</u>
Premiums collected or secured without deductions.....		<u>\$36,527.71</u>

## MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1850. Commenced business August 1, 1850.

HENRY B. STOKES, *President*.WILLIAM C. FRAZEE, *Secretary*.

CASH CAPITAL, \$100,000.00.

## INCOME.

Received for premiums on new policies.....	\$181,375.44	
Received for renewal premiums.....	1,624,245.34	
Dividends applied to pay running premiums.....	66,312.57	
Dividends applied to purchase paid-up additions and annuities .....	1,647.51	
Surrender values applied to purchase paid-up insurance and annuities .....	82,286.39	
Received for annuities .....	31,059.30	
Total .....	\$1,986,927.55	
Deduct amount paid for reinsurance.....	14,766.41	
Total premium income .....		\$1,972,161.14
Cash received for interest on:		
Mortgage loans .....	181,601.96	
Bonds owned and dividends on stock.....	191,186.00	
Premium notes, loans, or liens.....	46,662.65	
Other debts due the company.....	75,496.64	
Rents for use of the company's property.....	230,967.22	
Profits on securities sold.....	12,303.94	
Surrender values on reinsurances .....	442.22	
Premiums restored by revival of policies.....	1,589.00	
Total income .....		\$2,712,410.77
Net or ledger assets Dec. 31, 1895.....		13,382,895.58
Total .....		\$16,095,306.35

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,170,352.67
Cash paid for matured endowments and additions.....	105,944.00
Gross amount paid for losses and endowments.....	\$1,276,296.67
Cash paid to annuitants .....	9,482.20
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	21,854.73
Cash dividends paid policy-holders.....	8,029.29
Cash dividends applied to pay running premiums.....	66,313.57
Cash dividends applied to purchase paid-up additions and annuities .....	1,647.51
Surrender values paid in cash .....	296,868.08
Surrender values applied to purchase paid-up insurance and annuities .....	82,286.39
<i>(Total paid policy-holders, \$1,762,778.44.)</i>	
Cash paid stockholders for interest or dividends.....	16,000.00
Commissions to agents .....	228,731.59
Salaries and traveling expenses of agents.....	58,689.41
Medical examiners' fees.....	34,803.82
Salaries of officers and office employees.....	91,875.72
Taxes and fees .....	53,277.84
Rent .....	66,730.12
Advertising, printing, and postage.....	34,035.40
Profit and loss account.....	8,062.50
Legal expenses .....	22,885.40
Real estate expenses .....	53,184.24
All other items .....	25,547.36
Total disbursements during the year.....	<u>\$2,456,801.84</u>
Balance Dec. 31, 1896.....	<u>\$13,638,504.51</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$3,587,784.47
Loans on mortgages of real estate (first liens).....	3,810,321.71
Loans on collateral securities .....	954,600.00
Loans on company's policies as collateral.....	252,236.68
Premium notes, loans, or liens on policies in force.....	525,617.82
Cost value of stocks and bonds.....	3,914,590.23
Cash in company's office.....	6,792.89
Cash deposited in banks.....	586,560.71
Total net or ledger assets, as per balance.....	<u>\$13,638,504.51</u>

## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$84,308.05
Stocks and bonds .....	2,987.50
Collateral loans .....	7,233.03
Premium notes, loans, or liens.....	15,175.71
Other assets .....	1,269.22
Rents due and accrued .....	11,375.36
Market value of real estate over cost .....	365,551.52
Market value of stocks and bonds over costs.....	49,739.77

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$29,725.76	\$39,741.04
Deferred premiums on policies in force.....	3,811.00	109,616.00
Total .....	\$33,536.76	\$149,357.04
Deduct cost of collection.....	18,445.21	14,961.77
	\$15,091.55	\$134,405.27

Net amount of uncollected and deferred premiums..	199,496.82
Agents' balances secured .....	24,732.14
Agents' ledger balances .....	43,576.63
Commuted commissions .....	177,572.44
Total assets as per books of the company.....	\$14,621,522.70

## ITEMS NOT ADMITTED.

Agents' balances .....	\$43,576.63
Commuted commissions .....	177,572.44
Total items not admitted .....	221,149.07
Total admitted assets .....	\$14,400,373.63

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$13,235,136.00
Deduct net value of reinsured risks.....	8,657.00
Net reinsurance reserve .....	\$13,226,479.00
Death losses and matured endowments not due.....	\$78,623.50
Death losses reported, no proofs received.....	28,777.00
Death losses and other policy claims resisted.....	48,792.53
Total policy claims .....	156,198.03
Unpaid dividends of surplus due policy-holders.....	18,513.04



Premiums paid in advance.....	\$14,077.50
Commissions due agents on premium notes.....	5,273.94
All other liabilities .....	20,399.00

Liabilities as to policy-holders.....	\$13,440,940.51
Paid-up capital .....	\$100,000.00
Surplus over capital .....	859,433.12

Surplus as regards policy-holders.....	959,433.12
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Gross liabilities .....	\$14,400,373.63
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## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$557,317.37
Premium notes, loans, or liens received during the year .....	115,182.23

Total .....	\$672,199.65
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Deductions during the year as follows: Notes, loans, or liens used in:

Payment of losses and claims.....	\$30,209.85
Purchase of surrendered policies and voided by lapse....	35,580.94
Payment of dividends to policy-holders.....	1,991.89
Redeemed by maker in cash.....	78,799.15

Total reduction .....	146,581.83
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Balance of note assets Dec. 31, 1896.....	\$525,617.82
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## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies .....	22,049	\$51,192,725.00
Endowment policies .....	2,425	5,970,306.00
All other policies .....	1,342	4,398,293.37
Reversionary additions .....	.....	50,850.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	3,533	7,835,808.00
Endowment policies .....	154	330,102.00
All other policies .....	208	824,797.00

## OLD POLICIES REVIVED.

Whole life policies .....	91	243,390.00
Endowment policies .....	12	37,500.00
All other policies .....	5	24,698.15

## OLD POLICIES INCREASED.

All other policies .....	.....	\$80,034.94
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## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	2,687.00
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Total number and amount .....	29,819	\$70,991,191.46
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Deduct policies ceased to be in force.....	4,865	13,330,750.00
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Total in force Dec. 31, 1896.....	24,954	\$57,660,441.46
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	Number.	Amount.
Whole life policies in force.....	21,396	\$48,122,589.00
Endowment policies in force.....	2,271	5,405,401.00
All other policies in force.....	1,287	4,080,146.46
Reversionary additions in force.....	.....	52,305.00
Total number and amount...	24,954	\$57,660,441.46

## TERMINATED AS FOLLOWS:

By death .....	440	\$1,170,352.67
maturity .....	64	105,944.00
expiry .....	....	41,330.00
surrender .....	440	1,045,167.21
lapse .....	2,360	5,856,923.49
change and decrease .....	126	1,195,576.38
Not taken .....	1,435	3,915,456.25
Total .....	4,865	\$13,330,750.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	64	\$108,605.00
Policies issued during year.....	1	1,000.00

Total .....	65	\$109,605.00
Deduct policies ceased to be in force.....	2	3,000.00

In force in New Hampshire, Dec. 31, 1896...	63	\$106,605.00
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Losses and claims incurred and paid during 1896	1	\$2,000.00
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Premiums collected or secured without deductions.....		\$3,088.08
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# MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated May 1, 1851. Commenced business August 1, 1851.

JOHN A. HALL, *President.*

HENRY M. PHILLIPS, *Secretary.*

## INCOME.

Received for premiums on new policies.....	\$515,360.23	
Received for renewal premiums.....	2,701,623.28	
Dividends applied to pay running premiums.....	343,670.11	
Dividends applied to purchase paid-up additions.....	48,287.08	
Surrender values applied to purchase paid-up insurance	1,828.00	
<b>Total .....</b>	<b>\$3,610,768.70</b>	
Deduct amount paid for reinsurance.....	38,685.65	
<b>Total premium income .....</b>		<b>\$3,572,083.05</b>
Cash received for interest on:		
Mortgage loans .....	411,963.83	
Bonds owned and dividends on stock.....	330,354.60	
Premium notes, loans, or liens.....	43,230.41	
Discount on claims paid in advance.....	97.29	
Rents for use of company's property.....	15,553.00	
Surrender values on reinsurances .....	21,896.56	
Premiums restored by revival of policies.....	7,973.71	
From other sources .....	60,421.23	
<b>Total income .....</b>		<b>\$4,463,573.68</b>
Net or ledger assets Dec. 31, 1895.....		15,907,525.94
<b>Total .....</b>		<b>\$20,371,099.62</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,046,471.32	
Cash paid for matured endowments and additions.....	104,515.00	
<b>Gross amount paid for losses and endowments....</b>	<b>\$1,150,986.32</b>	
Received for losses or claims on policies reinsured.....	35,000.00	
<b>Net amount paid for losses and endowments.....</b>		<b>\$1,115,986.32</b>

Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	\$63,227.87
Dividends used in payment of premium notes.....	66,536.20
Cash dividends paid policy-holders.....	21,649.65
Cash dividends applied to pay running premiums.....	346,076.97
Cash dividends applied to purchase paid-up additions....	48,287.08
Surrender values paid in cash.....	322,430.72
Surrender values applied to purchase paid-up insurance.	3,087.02

*(Total paid policy-holders, \$1,987,281.83.)*

Commissions to agents .....	459,351.22
Salaries and traveling expenses of agents.....	69,691.35
Medical examiners' fees.....	42,361.15
Salaries of officers and office employees.....	107,137.17
Taxes and fees .....	60,830.74
Rent .....	26,934.26
Furniture and fixtures for offices .....	1,395.17
Advertising, printing, and postage.....	56,374.48
Profit and loss account .....	621.59
Legal expenses .....	5,745.31
Expenses on real estate .....	8,335.32
All other items.....	23,069.52
<b>Total disbursements during the year.....</b>	<b>\$2,849,129.11</b>

Balance Dec. 31, 1896.....	<u>\$17,521,970.51</u>
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Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$540,250.42
Loans on mortgages of real estate (first liens).....	6,591,330.26
Loans on collateral securities .....	678,910.00
Loans on company's policies as collateral.....	1,377,571.00
Premium notes, loans, or liens on policies in force.....	699,988.29
Cost value of stocks and bonds.....	7,117,515.81
Cash in company's office .....	8,715.51
Cash deposited in banks.....	507,689.22

<b>Total net or ledger assets, as per balance.....</b>	<b>\$17,521,970.51</b>
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#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	187,110.65
Stocks and bonds.....	86,659.85

Collateral loans .....	\$9,242.05
Premium notes, loans, or liens.....	20,999.65
Other assets .....	22,976.43
Rents due and accrued.....	3,711.06
Market value of stocks and bonds over cost.....	159,392.95

	<i>New Business.</i>	<i>Renewals.</i>	
Premiums due and unreported on policies in force .....	\$92,876.74	\$127,568.41	
Deferred premiums on policies in force.....	78,197.51	369,979.35	
Total .....	\$171,073.25	\$497,547.76	
Deduct cost of collection.....	34,214.65	99,509.55	
	<u>\$136,858.60</u>	<u>\$398,038.21</u>	
Net amount of uncollected and deferred premiums..			534,896.81
Total assets as per books of the company.....			<u>\$18,546,959.96</u>

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$16,916,438.00
Death losses and matured endowments not due.....	\$85,254.64
Death losses and other policy claims resisted.....	10,000.00
Claims on installment policies.....	<u>75,336.01</u>
Total policy claims .....	170,590.65
Unpaid dividends of surplus due and to become due policy-holders .....	112,030.83
Premiums paid in advance.....	<u>5,208.84</u>
Liabilities as to policy-holders.....	\$17,204,268.32
Surplus as regards policy-holders.....	<u>1,342,691.64</u>
Gross liabilities .....	<u>\$18,546,959.96</u>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$683,019.22
Premium notes, loans, or liens received during the year .....	<u>198,065.04</u>
Total .....	\$881,084.26
Deductions during the year as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$23,907.23
Purchase of surrendered policies and voided by lapse..	63,227.87
Payment of dividends to policy-holders.....	66,536.20
Redeemed by maker in cash.....	<u>20,336.28</u>
Total reduction .....	174,007.58
Balance of note assets Dec. 31, 1896.....	<u>\$707,076.68</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	32,729	\$84,901,032.00
Endowment policies .....	4,673	10,533,280.00
All other policies .....	501	1,294,779.00
Reversionary additions .....	.....	342,570.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	7,566	17,149,200.00
Endowment policies .....	623	1,304,600.00
All other policies .....	560	1,702,750.00

## OLD POLICIES REVIVED.

Whole life policies .....	48	123,697.00
Endowment policies .....	3	6,187.00

## OLD POLICIES INCREASED.

Whole life policies .....	.....	43,241.00
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## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	104,707.00
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Total number and amount.....	46,703	\$117,506,043.00
Deduct policies ceased to be in force.....	5,777	14,638,982.00
Total in force Dec. 31, 1896.....	40,926	\$102,867,061.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	35,324	\$89,470,093.00
Endowment policies in force.....	4,737	10,635,968.00
All other policies in force.....	865	2,331,900.00
Reversionary additions in force.....	.....	429,100.00
Total number and amount....	40,926	\$102,867,061.00

## TERMINATED AS FOLLOWS:

By death .....	406	\$1,091,304.00
maturity .....	68	105,966.00
expiry .....	26	51,700.00
surrender .....	1,192	2,737,869.00
lapse .....	1,911	3,833,550.00
change and increase .....	.....	1,191,693.00
Not taken .....	2,174	5,626,900.00
Total .....	5,777	\$14,638,982.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	2,499	\$4,310,245.00
Policies issued during year.....	168	248,600.00
Total .....	2,667	\$4,558,845.00
Deduct policies ceased to be in force.....	162	271,289.00
In force in New Hampshire Dec. 31, 1896..	2,505	\$4,287,556.00
Losses and claims unpaid Dec. 31, 1895.....	4	\$7,500.00
Losses incurred during 1896.....	39	47,744.00
Total .....	43	\$55,244.00
Losses and claims paid during 1896.....	42	\$54,244.00
Premiums collected or secured without deductions:		
Cash, \$108,520.56; notes or credits, \$3,295.50.....		\$111,816.06

## METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1866. Commenced business January, 1867.

JOHN R. HEGEMAN, *President.*GEORGE B. WOODWARD, *Secretary.*

CASH CAPITAL, \$2,000,000.00.

## INCOME.

Received for premiums on new policies.....	\$2,167,800.15
Received for renewal premiums.....	17,132,449.79
Received for annuities .....	7,524.00
Total .....	\$19,307,773.94
Deduct amount paid for reinsurance.....	1,578.10
Total premium income.....	\$19,306,195.84

## Cash received for interest on:

Mortgage loans .....	\$532,806.89
Bonds owned and dividends on stock.....	332,101.08
Premium notes, loans, or liens.....	1,242.36
Other debts due the company .....	19,349.90
Discount on claims paid in advance.....	17,689.53
Rents for use of company's property.....	304,129.85
From other sources .....	35,078.46
<b>Total income .....</b>	<b>\$20,548,593.91</b>
<b>Net or ledger assets Dec. 31, 1895.....</b>	<b>24,684,046.00</b>
<b>Total .....</b>	<b>\$45,232,639.91</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$6,968,256.31
Cash paid for matured endowments and additions.....	2,400.00
<b>Gross amount paid for losses and endowments.....</b>	<b>\$6,965,656.31</b>
Cash paid to annuitants.....	300.00
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	62.00
Cash dividends paid policy-holders.....	55,469.40
Surrender values paid in cash.....	95,189.85
<i>(Total paid policy-holders, \$7,116,677.56.)</i>	
Cash paid stockholders for interest or dividends.....	140,000.00
Commissions to agents .....	2,975,663.31
Salaries and traveling expenses of agents.....	2,022,487.46
Medical examiners' fees .....	396,923.32
Salaries of officers and office employees.....	820,283.07
Taxes and fees .....	227,179.74
Rent .....	138,842.01
Commuting commissions .....	910,107.71
Furniture and fixtures for offices.....	10,101.73
Advertising, printing, and postage.....	237,226.42
Legal expenses .....	82,719.31
Expenses on real estate .....	100,576.87
All other items .....	206,579.74
<b>Total disbursements during the year.....</b>	<b>\$15,385,368.25</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$29,847,271.66</b>



Invested in the following:

**ASSETS, AS PER LEDGER ACCOUNTS.**

Cost value of real estate unencumbered.....	\$8,102,985.24
Loans on mortgages of real estate (first liens).....	11,754,018.00
Loans on company's policies as collateral.....	16,578.49
Premium notes, loans, or liens on policies in force.....	61,891.95
Cost value of stocks and bonds.....	8,950,386.17
Cash in company's office.....	71,704.91
Cash deposited in banks .....	889,384.59
Agents' ledger balances.....	322.31
<b>Total net or ledger assets, as per balance.....</b>	<b>\$29,847,271.66</b>

**OTHER ASSETS.**

Interest due and accrued on:

Mortgages .....	189,548.08
Stocks and bonds .....	128,122.38
Collateral loans .....	261.48
Other assets .....	539.87
<b>Rents due and accrued.....</b>	<b>11,190.97</b>
<b>Total uncollected and deferred premiums.....</b>	<b>\$703,133.84</b>
<b>Deduct cost of collection.....</b>	<b>156,097.92</b>
<b>Net amount of uncollected and deferred premiums</b>	<b>547,035.42</b>
<b>Total assets as per books of the company.....</b>	<b>\$30,723,969.86</b>

**ITEMS NOT ADMITTED.**

Agents' balances .....	\$322.31
Depreciation from cost of real estate.....	94,679.66
<b>Total items not admitted .....</b>	<b>95,001.97</b>
<b>Total admitted assets .....</b>	<b>\$30,628,967.89</b>

**LIABILITIES.**

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$22,797,180.00
Deduct net value of reinsured risks.....	1,139.00
<b>Net reinsurance reserve.....</b>	<b>\$22,796,041.00</b>
<b>Total policy claims .....</b>	<b>119,157.58</b>
<b>Unpaid dividends of surplus due policy-holders.....</b>	<b>4,524.94</b>

Premiums paid in advance.....		\$2,383.62
Due and accrued on account of salaries and other ex- penses .....		106,657.90
Trust funds held by the company.....		73,574.36
Special reserve .....		2,475,211.00
Liabilities as to policy-holders.....		\$25,577,550.40
Paid-up capital .....	\$2,000,000.00	
Surplus over capital .....	3,051,417.49	
Surplus as regards policy-holders.....		5,051,417.49
Gross liabilities .....		\$30,628,967.89

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$48,950.91	
Premium notes, loans, or liens received during the year .....	42,176.08	
Total .....		\$91,126.99
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$3,239.92	
Purchase of surrendered policies and voided by lapse....	381.62	
Payment of dividends to policy-holders.....	25,613.50	
Total reduction .....		29,235.04
Balance of note assets Dec. 31, 1896.....		\$61,891.95

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	18,764	\$20,844,827.00
Endowment policies .....	4,193	4,956,338.00
All other policies .....	296	769,554.00
Industrial policies .....	3,458,846	416,062,194.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	12,261	11,371,532.00
Endowment policies .....	3,873	3,612,596.00
All other policies .....	94	1,037,031.00
Industrial policies .....	1,222,065	169,820,543.00

## OLD POLICIES REVIVED.

Whole life policies .....	215	234,924.00
Endowment policies .....	36	43,000.00
All other policies .....	4	5,000.00

## OLD POLICIES INCREASED.

Whole life policies .....		\$1,002.00
Endowment policies .....		9,682.00
Total number and amount .....	4,720,647	\$628,768,223.00
Deduct policies ceased to be in force .....	1,046,243	141,602,368.00
Total in force Dec. 31, 1896 .....	3,674,404	\$487,165,855.00

	Number.	Amount.
Whole life policies in force .....	24,009	\$24,675,363.00
Endowment policies in force .....	6,506	6,911,661.00
All other policies in force .....	320	1,510,827.00
Industrial policies .....	3,643,569	454,068,004.00
Total number and amount ..	3,674,404	\$487,165,855.00

## TERMINATED AS FOLLOWS:

By death .....	63,906	\$6,963,256.00
maturity .....	3	2,400.00
expiry .....	3	1,758.00
surrender .....	17,482	2,997,309.00
lapse .....	964,285	130,854,551.00
change and decrease .....	201	263,094.00
Not taken .....	363	520,000.00
Total .....	1,046,243	\$141,602,368.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895 .....	170	\$188,000.00
Policies issued during the year .....	175	145,269.00
Total .....	345	\$333,269.00
Deduct policies ceased to be in force .....	61	62,000.00
In force in New Hampshire Dec. 31, 1896 ..	284	\$271,269.00
Losses and claims incurred and paid during 1896 .....	1	\$1,000.00
Premiums collected or secured without deductions .....		\$7,760.91

## BUSINESS IN NEW HAMPSHIRE.

## (INDUSTRIAL.)

Policies in force Dec. 31, 1895 .....	18,387	\$2,214,323.00
Policies issued during year .....	7,185	1,002,281.00
Total .....	25,572	\$3,216,604.00
Deduct policies ceased to be in force .....	6,260	800,355.00
In force in New Hampshire Dec. 31, 1896 ..	19,312	\$2,416,249.00
Premiums collected or secured without deductions .....		\$133,106.99

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 31, 1845. Commenced business April, 1845.

AMZI DODD, *President*.EDWARD L. DOBBINS, *Secretary*.

## INCOME.

Received for premiums on new policies.....	\$321,708.26
Received for renewal premiums.....	5,579,602.65
Dividends applied to pay running premiums.....	1,076,093.92
Dividends applied to purchase paid-up additions and annuities .....	279,954.11
Surrender values applied to pay running premiums.....	11,873.13
Surrender values applied to purchase paid-up insurance and annuities .....	279,625.14
Received for annuities .....	41,069.98
<b>Total premium income .....</b>	<b>\$8,189,917.19</b>
<b>Cash received for interest on:</b>	
Mortgage loans .....	1,820,997.90
Bonds owned and dividends on stock.....	578,997.01
Premium notes, loans, or liens.....	265,364.02
Other debts due the company .....	280,978.58
Discount on claims paid in advance.....	1,618.23
Rents for use of company's property.....	77,932.92
Premium notes, loans, or liens restored.....	8,112.11
<b>Total income .....</b>	<b>\$11,223,917.96</b>
<b>Net or ledger assets Dec. 31, 1896.....</b>	<b>55,935,388.60</b>
<b>Total .....</b>	<b>\$67,159,306.56</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$3,567,642.83
Cash paid for matured endowments and additions.....	276,567.38
Claims on installment policies .....	6,150.00
<b>Gross amount paid for losses and endowments.....</b>	<b>\$3,850,360.21</b>

Cash paid to annuitants.....	\$39,890.47
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	31,793.07
Cash dividends paid policy-holders.....	257,446.84
Cash dividends applied to pay running premiums.....	1,076,093.92
Cash dividends applied to purchase paid-up additions and annuities .....	279,954.11
Surrender values paid in cash.....	1,239,424.30
Surrender values applied to pay running premiums.....	11,873.13
Surrender values applied to purchase paid-up insurance and annuities .....	279,625.14
<i>(Total paid policy-holders, \$7,066,461.19.)</i>	
Commissions to agents .....	797,740.04
Salaries and traveling expenses of agents.....	21,735.01
Medical examiners' fees .....	87,933.81
Salaries of officers and office employees.....	191,549.59
Taxes and fees .....	262,403.70
Advertising, printing, and postage.....	54,134.38
Profit and loss account.....	194,452.20
Legal expenses .....	17,843.59
Expenses on real estate .....	26,861.97
All other items .....	51,986.86
Total disbursements during the year.....	\$8,773,102.34
Balance Dec. 31, 1896.....	<u>\$58,386,204.22</u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$2,044,366.25
Loans on mortgages of real estate (first liens).....	33,546,132.11
Loans on collateral securities .....	1,994,700.00
Loans on company's policies as collateral.....	4,074,313.61
Premium notes, loans, or liens on policies in force.....	4,482,157.35
Cost value of stocks and bonds.....	11,561,817.78
Cash in company's office.....	61,247.67
Cash deposited in banks.....	614,168.20
Agents' ledger balances.....	11,124.91
Total net or ledger assets, as per balance.....	\$58,390,027.88
Deduct agents' credit balances.....	<u>3,823.66</u>
Total net or ledger assets.....	\$58,386,204.22

## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$910,346.51
Stocks and bonds .....	119,613.92
Collateral loans .....	76,990.33
Premium notes, loans, or liens.....	112,053.93
Market value of stocks and bonds over par.....	379,699.73

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$93,584.59	\$245,715.90
Deferred premiums on policies in force.....	80,289.66	468,999.15
Total .....	\$173,874.25	\$714,715.06
Deduct cost of collection.....	76,504.67	42,882.90
	\$97,369.58	\$671,832.15
Net amount of uncollected and deferred premiums..		769,201.73
Total assets, as per books of the company.....		\$60,754,110.37

## ITEMS NOT ADMITTED.

Agents' balances .....	11,124.91
Total admitted assets .....	\$60,742,985.46

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....

\$55,638,950.00

Matured endowments due and unpaid.....	\$20,194.00
Death losses and matured endowments not due.....	218,132.68
Death losses and other policy claims resisted.....	5,000.00
Total policy claims .....	243,326.68
Unpaid dividends of surplus due policy-holders.....	350,620.63
Premiums paid in advance.....	16,806.86
Present value of matured installment policies.....	16,261.70
Due for taxes, fees, salaries, etc.....	20,000.00
All other liabilities .....	150,000.00
Liabilities as to policy-holders.....	\$56,435,965.87
Surplus as regards policy-holders.....	4,307,019.59
Gross liabilities .....	\$60,742,985.46

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1896.... \$4,406,146.15

Premium notes, loans, or liens received during the year 698,349.18

Total ..... \$5,104,495.33

Deductions during the year as follows: Notes, loans, or  
liens used in:

Payment of losses and claims..... \$149,332.39

Purchase of surrendered policies and voided by lapse... 217,248.37

Payment of dividends to policy-holders..... 9,319.07

Redeemed by maker in cash..... 245,788.15

Total reduction ..... 622,337.98

Balance of note assets Dec. 31, 1896..... \$4,482,157.35

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	60,957	\$159,050,938.00
Endowment policies .....	18,716	44,393,948.00
All other policies .....	5,243	12,732,773.00
Reversionary additions .....	.....	2,096,859.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	9,107	21,257,829.00
Endowment policies .....	2,402	5,304,205.00
All other policies .....	1,334	3,130,877.00

## OLD POLICIES REVIVED.

Whole life policies .....	58	176,933.00
Endowment policies .....	28	73,500.00
All other policies .....	1	2,000.00

## OLD POLICIES INCREASED.

Whole life policies .....	13	44,240.00
Endowment policies .....	17	24,487.00

## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	555,562.00
Total number and amount.....	97,876	\$248,844,151.00
Deduct policies ceased to be in force.....	9,897	24,287,983.00
Total in force Dec. 31, 1896.....	87,979	\$224,556,168.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	63,534	\$164,280,781.00
Endowment policies in force.....	19,160	45,368,634.00
All other policies in force.....	5,285	12,391,137.00
Reversionary additions in force....	.....	2,515,616.00
Total number and amount..	<u>87,979</u>	<u>\$224,556,168.00</u>

## TERMINATED AS FOLLOWS:

By death .....	1,266	\$3,603,239.00
maturity .....	151	275,087.00
expiry .....	1,078	2,964,470.00
surrender .....	3,299	8,391,733.00
lapse .....	2,235	4,918,669.00
Not taken .....	1,868	4,234,785.00
Total .....	<u>9,897</u>	<u>\$24,287,983.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	345	\$595,620.00
Policies issued during year .....	28	72,473.00
Total .....	<u>373</u>	<u>\$668,093.00</u>
Deduct policies ceased to be in force.....	14	34,312.00
In force in New Hampshire, Dec. 31, 1896..	<u>359</u>	<u>\$633,781.00</u>
Losses and claims incurred and paid during 1896	<u>6</u>	<u>\$15,060.00</u>
Premiums collected or secured without deductions.....		<u>\$19,589.42</u>



## MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1842. Commenced business February 1, 1843.

RICHARD A. MCCURDY, *President.*WILLIAM J. EASTON, *Secretary.*

## INCOME.

Received for premiums on new policies.....	\$5,025,386.71	
Received for renewal premiums.....	26,557,145.69	
Dividends applied to purchase paid-up additions.....	2,390,952.02	
Surrender values applied to pay running premiums....	923,108.79	
Surrender values applied to purchase paid-up insurance	2,497,745.00	
Received for annuities.....	2,201,942.89	
Total .....	\$39,596,281.10	
Deduct amount paid for reinsurance.....	2,866.90	
Total premium income.....		\$39,593,414.20
Cash received for interest on:		
Mortgage loans .....	3,452,176.75	
Bonds owned and dividends on stock.....	4,515,060.04	
Other debts due the company.....	792,885.49	
Rents for use of company's property.....	900,361.54	
From other sources .....	448,797.25	
Total income .....	\$49,702,695.27	
Net or ledger assets Dec. 31, 1896.....	208,997,578.48	
Total .....		\$258,700,273.75

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$12,595,113.39	
Cash paid for matured endowments and additions.....	2,475,551.02	
Gross amount paid for losses and endowments.....	\$15,070,664.41	
Cash paid to annuitants .....	605,094.54	
Cash dividends applied to purchase paid-up additions....	2,390,952.02	
Surrender values paid in cash.....	3,950,004.74	
Surrender values applied to pay running premiums.....	923,108.79	
Surrender values applied to purchase paid-up insurance	2,497,745.00	
<i>(Total paid policy-holders, \$25,437,569.50.)</i>		
Commissions to agents .....	5,511,225.07	

Salaries and traveling expenses of agents.....	\$988,573.42
Medical examiners' fees .....	414,098.16
Salaries of officers and office employees.....	633,759.58
Taxes and fees .....	589,492.94
Rent .....	175,000.00
Advertising, printing, and postage.....	779,042.44
Profit and loss account .....	555,037.46
Legal expenses .....	296,174.52
Expenses on real estate.....	438,342.38
All other items .....	400,259.67

Total disbursements during the year..... \$36,218,575.14

Balance Dec. 31, 1896..... \$222,481,698.61

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$22,767,666.65
Loans on mortgages of real estate (first liens).....	71,543,929.56
Loans on collateral securities .....	11,091,525.00
Book value of stocks and bonds.....	103,449,194.87
Cash in company's office.....	10,957.49
Cash deposited in banks.....	12,669,432.51
Agents' ledger balances .....	410,115.08
Commuted commissions .....	12,000.00
Suspense account .....	526,877.45

Total net or ledger assets, as per balance..... \$222,481,698.61

#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	1,115,816.93
Stocks and bonds .....	1,034,382.01
Other assets .....	129,644.38
Rents due and accrued .....	113,709.95
Market value of stocks and bonds over cost.....	6,675,887.28

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$31,138.78	\$2,376,209.47
Deferred premiums on policies in force.....	146,981.93	2,020,097.60
Total .....	\$178,120.71	\$4,396,307.07
Deduct cost of collection.....	124,684.50	307,741.49

Net amount of uncollected and deferred premiums..... 4,142,001.79

Total assets as per books of the company..... \$235,693,140.95

## ITEMS NOT ADMITTED.

Agents' balances .....	\$410,115.08	
Commuted commissions .....	12,000.00	
Suspense account .....	<u>526,877.45</u>	
Total items not admitted.....		\$948,992.53
Total admitted assets .....		<u>\$234,744,148.42</u>

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$203,178,821.00	
Deduct net value of reinsured risks.....	<u>1,360.00</u>	
Net reinsurance reserve .....		\$203,177,461.00
Matured endowments due and unpaid.....	\$101,575.10	
Death losses and matured endowments not due.....	699,556.38	
Death losses and other policy claims resisted.....	371,483.00	
Due and unpaid on annuity claims.....	<u>51,311.73</u>	
Total policy claims .....		1,223,926.21
Premiums paid in advance .....		293,706.51
Liability under non-forfeiture clause.....		<u>315,540.00</u>
Liabilities as to policy-holders.....		\$205,010,633.72
Surplus as regards policy-holders.....		<u>29,733,514.70</u>
Gross liabilities .....		<u>\$234,744,148.42</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	253,156	\$721,988,685.00
Endowment policies .....	60,661	150,699,398.00
All other policies .....	207	1,267,313.00
Reversionary additions .....	.....	<u>24,503,461.00</u>

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	42,042	104,142,154.00
Endowment policies .....	9,672	19,838,010.00
All other policies .....	320	981,422.00
Reversionary additions .....	.....	<u>3,839,417.00</u>

## OLD POLICIES REVIVED.

Whole life policies .....	1,524	3,706,897.00
Endowment policies .....	210	348,403.00
All other policies .....	6	9,325.00
Reversionary additions .....	.....	<u>20,288.00</u>

## OLD POLICIES INCREASED.

Whole life policies .....	9	\$1,878,341.00
Endowment policies .....	1	741,425.00
All other policies .....	.....	5,477.00

## OLD POLICIES CHANGED.

Whole life policies .....	2	75,244.00
Endowment policies .....	.....	92,661.00

Total number and amount.....	367,810	\$1,034,138,691.00
Deduct policies ceased to be in force.....	41,035	116,207,780.00
Total in force Dec. 31, 1896.....	326,775	\$917,930,911.00

	Number.	Amount.
Whole life policies in force.....	263,545	\$738,240,901.00
Endowment policies in force.....	63,105	155,168,793.00
All other policies in force.....	125	499,796.00
Reversionary additions in force....	.....	24,053,451.00
Total number and amount...	326,775	\$917,930,911.00

## TERMINATED AS FOLLOWS:

By death .....	3,860	\$12,815,406.00
maturity .....	881	2,536,721.00
expiry .....	276	1,294,009.00
surrender .....	12,173	32,408,046.00
lapse .....	23,843	64,141,163.00
change and decrease .....	2	3,012,435.00
Total .....	41,035	\$116,207,780.00

## 4 BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	4,256	\$7,533,619.00
Policies issued during year.....	625	914,751.00
Total .....	4,881	\$8,448,370.00
Deduct policies ceased to be in force.....	326	499,309.00
In force in New Hampshire Dec. 31, 1896..	4,555	\$7,949,061.00
Losses and claims incurred and paid during 1896	57	\$119,293.74
Premiums collected or secured without deductions....		\$282,935.38

## NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

Incorporated November 13, 1848. Commenced business February 1, 1850.

CHARLES DEWEY, *President*.JOSEPH A. DEBOER, *Secretary*.

## INCOME.

Received for premiums on new policies.....	\$418,874.74	
Received for renewal premiums.....	2,262,773.00	
Dividends applied to pay running premiums.....	83,712.31	
Dividends applied to purchase paid-up additions and annuities .....	2,741.55	
Surrender values applied to purchase paid-up insurance and annuities .....	89,140.33	
Received for annuities .....	3,821.04	
Total premium income.....		\$2,811,062.97
Cash received for interest on:		
Mortgage loans .....	202,613.97	
Bonds owned and dividends on stock.....	209,080.13	
Premium notes, loans, or liens.....	83,299.89	
Other debts due the company.....	15,608.81	
Discount on claims paid in advance.....	240.34	
Rents for use of company's property.....	33,885.62	
Profits on bonds or stocks sold.....	1,552.95	
From other sources .....	11.09	
Total income .....		\$3,357,355.77
Net or ledger assets Dec. 31, 1895.....		11,281,347.78
Total .....		\$14,638,703.55

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$610,460.65	
Cash paid for matured endowments and additions.....	78,510.00	
Claims on installment policies.....	1,305.20	
Gross amount paid for losses and endowments.....		\$690,275.85

1896.]

## OF OTHER STATES.

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Cash paid to annuitants.....	\$1,635.00
Cash dividends paid policy-holders.....	34,707.85
Cash dividends applied to pay running premiums.....	83,712.31
Cash dividends applied to purchase paid-up additions and annuities .....	2,741.55
Surrender values paid in cash.....	407,766.14
Surrender values applied to purchase paid-up insurance and annuities .....	39,140.33
<i>(Total paid policy-holders, \$1,259,979.03.)</i>	
Commissions to agents .....	396,289.99
Salaries and traveling expenses of agents.....	45,344.70
Medical examiners' fees .....	35,599.59
Salaries of officers and office employees.....	48,297.12
Taxes and fees.....	75,120.37
Rent .....	26,878.41
Commuting commissions .....	17,104.35
Furniture and fixtures for offices.....	11,581.64
Advertising, printing, and postage.....	42,128.91
Legal expenses .....	1,527.33
Expenses on real estate .....	25,422.57
All other items .....	1,121.46
Total disbursements during the year.....	<u>\$1,986,395.47</u>
Balance Dec. 31, 1896.....	<u>\$12,652,308.08</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$1,080,543.42
Loans on mortgages of real estate (first liens).....	4,347,726.25
Loans on collateral securities.....	194,422.00
Loans on company's policies as collateral.....	1,475,632.66
Premium notes, loans, or liens on policies in force.....	339,160.95
Cost value of stocks and bonds.....	4,713,246.73
Cash in company's office.....	4,908.73
Cash deposited in banks.....	496,667.34
Total net or ledger assets, as per balance.....	<u>\$12,652,308.08</u>

## OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	217,341.81
Stocks and bonds .....	77,315.30

Collateral loans .....	\$4,029.74
Premium notes, loans, or liens.....	45,041.48
Other assets .....	13,656.23
Market value of stocks and bonds over cost.....	158,532.01

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$58,461.26	\$151,814.88
Deferred premiums on policies in force.....	50,174.78	204,298.77
Total .....	\$108,636.04	\$356,113.65
Deduct cost of collection.....	65,181.62	24,927.96
	<u>\$43,454.42</u>	<u>\$331,185.69</u>

Net amount of uncollected and deferred premiums 374,640.11

Total assets as per books of the company..... \$13,542,864.76

#### LIABILITIES.

Net present value of all outstanding policies, computed  
according to the Actuaries' Table of Mortality, with 4  
per cent interest ..... \$11,397,048.60

Death losses due and unpaid.....	\$1,200.00
Death losses and matured endowments not due.....	5,500.00
Death losses and other policy claims resisted.....	27,000.00
Death losses reported, no proofs received.....	<u>24,400.00</u>
Total policy claims.....	68,100.00
Unpaid dividends of surplus due policy-holders.....	8,168.30
Premiums paid in advance.....	4,492.47
Due for salaries, rents, taxes, etc.....	17,819.00
Reserve on canceled policies.....	13,234.74
Extra reserve on life rate endowments.....	356,326.94
Present value of matured installment policies.....	18,055.11
Commissions due agents .....	<u>1,083.98</u>

Liabilities as to policy-holders..... \$11,884,329.14

Surplus as regards policy-holders..... 1,658,535.62

Gross liabilities ..... \$13,542,864.76

#### PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1896....	\$303,894.09
Premium notes, loans, or liens received during the year	<u>293,685.76</u>
Total .....	<u>\$597,579.85</u>

Deductions during the year as follows: Notes, loans, or  
liens used in:

Payment of losses and claims.....	\$4,457.55
Purchase of surrendered policies and voided by lapse...	70,795.13
Payment of dividends to policy-holders.....	527.20
Redeemed by maker in cash.....	182,639.02

Total reduction ..... \$258,418.90

Balance of note assets Dec. 31, 1896..... \$339,160.95

### EXHIBIT OF POLICIES.

#### POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	22,012	\$51,959,634.00
Endowment policies .....	10,287	16,469,719.00
All other policies .....	443	1,252,800.00
Reversionary additions .....	.....	61,489.00

#### NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	4,414	9,023,933.00
Endowment policies .....	1,883	3,751,065.00
All other policies .....	221	622,200.00

#### OLD POLICIES REVIVED.

Whole life policies .....	53	145,786.00
Endowment policies .....	16	49,500.00
All other policies .....	3	10,000.00

#### OLD POLICIES INCREASED.

Whole life policies .....	.....	3,656.00
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#### ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	5,064.00
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Total number and amount.....	39,332	\$83,334,846.00
Deduct policies ceased to be in force.....	4,980	10,860,115.00

Total in force Dec. 31, 1896..... 34,352 \$72,474,731.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	22,897	\$52,931,247.00
Endowment policies in force.....	10,934	18,063,651.00
All other policies in force.....	521	1,425,800.00
Reversionary additions in force.....	.....	64,033.00

Total number and amount.... 34,352 \$72,474,731.00



## TERMINATED AS FOLLOWS:

By death .....	261	\$630,242.00
maturity .....	62	78,510.00
expiry .....	40	151,600.00
surrender .....	1,340	3,026,958.00
lapse .....	2,205	4,396,500.00
change and decrease .....	38	335,521.00
Not taken .....	1,034	2,240,784.00
Total .....	<u>4,980</u>	<u>\$10,860,115.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	1,046	\$1,484,124.46
Policies issued during year.....	345	509,167.53
Total .....	<u>1,391</u>	<u>\$1,993,291.99</u>
Deduct policies ceased to be in force.....	210	285,896.16
In force in New Hampshire Dec. 31, 1896..	<u>1,181</u>	<u>\$1,707,395.83</u>
Losses incurred during 1896.....	<u>21</u>	<u>\$34,079.07</u>
Losses and claims paid during 1896.....	<u>19</u>	<u>\$32,579.07</u>
Premiums collected or secured without deductions:		
Cash, \$65,925.69; notes or credits, \$5,009.72.....		<u>\$70,935.41</u>

# NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated April 1, 1835. Commenced business December 1, 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

## INCOME.

Received for premiums on new policies.....	\$379,934.11
Received for renewal premiums.....	2,394,689.11
Distributions applied to pay running premiums.....	464,604.32
Distributions applied to purchase paid-up additions.....	17,335.58
Surrender values applied to purchase paid-up insurance	69,373.24
<b>Total premium income .....</b>	<b>\$3,325,936.36</b>
<b>Cash received for interest on:</b>	
Mortgage loans .....	239,154.40
Bonds owned and dividends on stock.....	622,862.51
Premium notes, loans, or liens.....	51,685.34
Other debts due the company.....	115,517.58
Discount on claims paid in advance.....	7,680.58
Rents for use of company's property.....	86,335.92
From other sources .....	6,528.35
<b>Total income .....</b>	<b>\$4,455,701.04</b>
<b>Net or ledger assets Dec. 31, 1895.....</b>	<b>23,942,008.65</b>
<b>Total .....</b>	<b>\$28,397,709.69</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,550,283.98
Cash paid for matured and discounted endowments.....	318,118.00
<b>Gross amount paid for losses and endowments.....</b>	<b>\$1,868,401.98</b>
<b>Premium notes or loans used in purchase of surrendered policies and voided by lapse.....</b>	<b>64,710.53</b>
<b>Cash distributions paid policy-holders.....</b>	<b>35,295.35</b>
<b>Cash distributions applied to pay running premiums.....</b>	<b>464,604.32</b>

Cash distributions applied to purchase paid-up additions	\$17,335.58
Surrender values paid in cash.....	524,636.21
Surrender values applied to purchase paid-up insurance...	69,373.24

*(Total paid policy-holders, \$3,044,357.21.)*

Commissions to agents .....	275,869.35
Salaries and traveling expenses of agents.....	32,261.47
Medical examiners' fees .....	19,530.25
Salaries of officers and office employees.....	127,985.14
Taxes and fees .....	82,147.07
Rent .....	21,714.09
Commuting commissions .....	14,439.28
Furniture and fixtures for offices.....	7,153.72
Advertising, printing, and postage.....	53,964.20
Legal expenses .....	3,240.73
Expenses on real estate .....	41,186.34
All other items .....	43,077.39

Total disbursements during the year.....	<u>\$3,766,926.24</u>
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Balance Dec. 31, 1896.....	<u><u>\$24,630,783.45</u></u>
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Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$1,922,932.53
Loans on mortgages of real estate (first liens).....	5,308,964.00
Loans on collateral securities.....	1,533,376.74
Loans on company's policies as collateral.....	759,983.93
Premium notes, loans, or liens on policies in force.....	653,786.87
Cost value of stocks and bonds.....	13,673,424.52
Cash in company's office.....	1,448.03
Cash deposited in banks.....	776,866.83

Total net or ledger assets, as per balance.....	<u><u>\$24,630,783.45</u></u>
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#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	103,592.57
Stocks and bonds .....	123,922.46
Collateral loans .....	23,390.26
Premium notes, loans, or liens.....	19,059.00
Rents accrued .....	12,930.75
Market value of stocks and bonds over cost.....	716,635.66

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$17,243.83	\$207,420.51
Deferred premiums on policies in force.....	50,167.00	75,907.00
Total .....	\$67,410.83	\$283,327.51
Deduct cost of collection.....	13,482.16	56,665.50
	<u>\$53,928.67</u>	<u>\$226,662.01</u>

Net amount of uncollected and deferred premiums \$280,590.68

Total assets as per books of the company..... \$25,910,904.83

### LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest ..... \$23,590,074.00

Death losses due and unpaid..... \$87,785.00

Matured endowments due and unpaid..... 17,255.00

Total policy claims ..... 105,040.00

Unpaid distributions of surplus due policy-holders..... 125,439.49

Liabilities as to policy-holders..... \$23,820,553.49

Surplus as regards policy-holders..... 2,090,351.34

Gross liabilities ..... \$25,910,904.83

### PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895..... \$693,541.09

Premium notes, loans, or liens received during the year 820,138.62

Total ..... \$1,513,679.71

Deductions during the year as follows: Notes, loans, or liens used in:

Payment of losses and claims..... \$28,669.15

Purchase of surrendered policies and voided by lapse.... 81,653.36

Payment of dividends to policy-holders..... 4,855.96

Redeemed by maker in cash..... 744,709.38

Total reduction ..... 859,892.84

Balance of note assets Dec. 31, 1896..... \$653,786.87

### EXHIBIT OF POLICIES.

#### POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	8,116	\$23,586,594.00
Endowment policies .....	26,481	74,017,266.00
All other policies .....	372	993,196.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	2,144	\$5,804,400.00
Endowment policies .....	1,487	3,187,900.00
All other policies .....	319	959,500.00

## OLD POLICIES REVIVED.

Whole life policies .....	23	46,052.00
Endowment policies .....	12	22,159.00
All other policies .....	29	115,000.00

## OLD POLICIES INCREASED.

Whole life policies .....	.....	11,037.00
Endowment policies .....	.....	143,619.00

## ADDITIONS BY DISTRIBUTIONS.

Whole life policies .....	.....	13,668.00
Endowment policies .....	2	27,228.00

Total number and amount.....	38,985	\$108,927,619.00
Deduct policies ceased to be in force.....	3,066	8,931,527.00

Total in force Dec. 31, 1896.....	35,919	\$99,996,092.00
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	Number.	Amount.
Whole life policies in force.....	9,558	\$27,277,916.00
Endowment policies in force.....	25,676	70,735,197.00
All other policies in force.....	685	1,982,979.00
Total number and amount....	35,919	\$99,996,092.00

## TERMINATED AS FOLLOWS:

By death .....	482	\$1,551,890.00
maturity .....	112	315,367.00
surrender .....	1,023	2,493,413.00
lapse .....	962	2,235,750.00
change and decrease .....	.....	1,064,447.00
Not taken .....	487	1,270,660.00
Total .....	3,066	\$8,931,527.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	238	\$434,966.00
Policies issued during year.....	34	65,748.00
Total .....	272	\$500,714.00

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Deduct policies ceased to be in force.....	6	\$6,107.00
In force in New Hampshire Dec. 31, 1896...	266	\$494,607.00
Losses and claims incurred and paid during 1896	2	\$3,000.00
Premiums collected or secured without deductions:		
Cash, \$4,883.82; notes or credits, \$978.00.....		\$5,861.82

## NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1841. Commenced business 1845.

JOHN A. McCALL, *President.*CHARLES C. WHITNEY, *Secretary.*

## INCOME.

Received for premiums on new policies.....	\$4,414,670.28
Received for renewal premiums.....	24,804,458.82
Dividends applied to pay running premiums.....	333,368.45
Dividends applied to purchase paid-up additions and annuities .....	354,950.73
Surrender values applied to pay running premiums...	30,013.00
Received for annuities .....	1,263,324.78
Total .....	\$31,200,786.06
Deduct amount paid for reinsurance.....	62,710.42
Total premium income .....	\$31,138,075.64
Cash received for interest on:	
Mortgage loans .....	1,738,975.21
Bonds owned and dividends on stock.....	5,019,125.52
Premium notes, loans, or liens.....	285,993.00
Other debts due the company.....	236,768.65
Rents for use of company's property.....	702,619.98
From other sources .....	18,000.00
Total income .....	\$39,139,558.00
Net or ledger assets Dec. 31, 1895.....	163,340,345.46
Total .....	\$202,479,903.46

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$9,493,224.23
Cash paid for matured endowments and additions.....	2,430,881.11
Gross amount paid for losses and endowments..	\$11,924,105.34
Received for losses or claims on policies reinsured.....	30,717.83
Net amount paid for losses and endowments.....	\$11,893,387.51
Cash paid to annuitants.....	1,417,377.99
Cash dividends paid to policy-holders.....	1,476,949.64
Cash dividends applied to pay running premiums.....	333,368.45
Cash dividends applied to purchase paid-up additions and annuities .....	354,950.73
Surrender values paid in cash .....	1,342,766.58
Surrender values applied to pay running premiums.....	30,013.00
Reserve values paid on matured deferred dividend policies	1,622,365.00
Installments paid on trust policies.....	12,441.76
<i>(Total paid policy-holders, \$18,483,620.66.)</i>	
Commissions to agents .....	4,191,192.18
Salaries and traveling expenses of agents.....	856,448.67
Medical examiners' fees .....	372,807.67
Salaries of officers and office employees.....	577,921.05
Taxes and fees .....	428,795.63
Rent .....	269,644.71
Advertising, printing, and postage.....	466,898.82
Legal expenses .....	177,703.44
Expenses on real estate.....	162,807.85
All other items .....	411,114.76
Total disbursements during the year.....	\$26,398,955.43
Balance Dec. 31, 1896.....	\$176,080,948.03

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$16,852,400.00
Loans on mortgages of real estate (first liens).....	37,509,910.21
Loans on collateral securities.....	984,200.00
Loans on company's policies as collateral.....	5,972,778.69
Premium notes, loans, or liens on policies in force.....	1,023,613.28
Cost value of stocks and bonds.....	107,570,592.61
Cash in company's office.....	7,839.14
Cash deposited in banks.....	5,393,160.00
Agents' ledger balances .....	766,454.10
Total net or ledger assets, as per balance.....	\$176,080,948.03

## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$428,514.83
Stocks and bonds .....	784,800.83
Collateral loans and bank deposits.....	18,488.18
Policy loans or liens.....	148,930.01
Rents due and accrued .....	41,994.51
Market value of stocks and bonds over cost.....	5,876,275.18

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....		\$2,718,293.15
Deferred premiums on policies in force.....	\$296,400.00	1,975,922.00
Total .....	\$296,400.00	\$4,694,215.15
Deduct cost of collection.....	192,086.00	234,710.76
	<u>\$103,404.00</u>	<u>\$4,459,504.39</u>

Net amount of uncollected and deferred premiums..... 4,562,908.39

• Total assets as per books of the company..... \$187,942,859.96

## ITEMS NOT ADMITTED.

Agents' balances ..... 766,454.10

Total admitted assets ..... \$187,176,405.86

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....

\$158,331,830.00

Deduct net value of reinsured risks..... 215,892.00

Net reinsurance reserve ..... \$158,115,938.00

Matured endowments due and unpaid..... \$119,939.61

Death losses and matured endowments not due..... 363,692.42

Death losses and other policy claims resisted..... 57,000.00

Death losses reported, no proofs received..... 876,037.32

Due and unpaid on annuity claims..... 96,575.71

Total policy claims ..... 1,512,245.06

Unpaid dividends of surplus due policy-holders..... 90,981.61

Premiums paid in advance ..... 188,816.61

Trust funds held by the company..... 190,387.38

Extra reserve for all contingencies..... 396,040.22

Liabilities as to policy-holders..... \$160,494,408.88

Surplus as regards policy-holders..... 26,681,996.98

Gross liabilities ..... \$187,176,405.86



## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$379,590.04	
Premium notes, loans, or liens received during the year	378,011.65	
Total .....		\$1,257,601.69
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$32,633.84	
Purchase of surrendered policies and voided by lapse...	89,034.88	
Payment of dividends to policy-holders.....	377.11	
Redeemed by maker in cash .....	111,987.58	
Total reduction .....		233,988.41
Balance of note assets Dec. 31, 1896.....		<u>\$1,023,613.28</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies .....	211,420	\$578,947,600.00
Endowment policies .....	60,497	175,640,942.00
All other policies .....	5,776	39,947,071.00
Reversionary additions .....	.....	4,491,716.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	43,329	91,264,400.00
Endowment policies .....	10,788	22,962,325.00
All other policies .....	272	7,338,262.00

## OLD POLICIES REVIVED.

Whole life policies .....	507	1,456,500.00
Endowment policies .....	118	291,500.00
All other policies .....	27	82,500.00

## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	417,378.00
Total number and amount.....	332,734	\$922,840,194.00
Deduct policies ceased to be in force.....	32,949	96,023,546.00
Total in force Dec. 31, 1896.....	299,785	<u>\$826,816,648.00</u>

	Number.	Amount.
Whole life policies in force.....	229,173	\$599,318,000.00
Endowment policies in force.....	65,739	182,749,448.00
All other policies in force.....	4,873	40,266,089.00
Reversionary additions in force.....	.....	4,493,131.00
Total number and amount....	299,785	<u>\$826,816,648.00</u>

## TERMINATED AS FOLLOWS:

By death .....	2,964	\$9,578,242.00
maturity .....	826	2,435,111.00
expiry .....	520	3,381,775.00
surrender .....	5,217	15,823,322.00
lapse .....	23,422	54,211,211.00
change and decrease .....	.....	10,593,885.00
Total .....	32,949	<u>\$96,023,546.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	1,067	\$1,606,647.00
Policies issued during year.....	117	221,932.00
Total .....	1,184	<u>\$1,828,579.00</u>
Deduct policies ceased to be in force.....	83	139,890.00
In force in New Hampshire Dec. 31, 1896...	1,101	<u>\$1,688,689.00</u>
Losses and claims unpaid Dec. 31, 1895.....	1	\$1,000.00
Losses incurred during 1896.....	13	25,822.07
Total .....	14	<u>\$26,822.07</u>
Losses and claims paid during 1896.....	10	<u>\$20,670.78</u>
Premiums collected or secured without deductions.....		<u>\$47,668.39</u>

# NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857. Commenced business November 25, 1857.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

## INCOME.

Received for premiums on new policies.....	\$1,575,905.57	
Received for renewal premiums.....	11,328,151.30	
Dividends applied to pay running premiums.....	845,682.63	
Dividends applied to purchase paid-up additions and annuities .....	196,044.96	
Surrender values applied to pay running premiums....	8,298.13	
Surrender values applied to purchase paid-up insurance and annuities .....	302,341.43	
Received for annuities .....	11,750.26	
<b>Total premium income .....</b>		<b>\$14,263,174.28</b>
<b>Cash received for interest on:</b>		
Mortgage loans .....	3,216,985.17	
Bonds owned and dividends on stock.....	609,276.15	
Premium notes, loans, or liens.....	34,638.94	
Policy loans .....	117,155.80	
Other debts due the company.....	196,462.08	
Discount on claims paid in advance.....	8,291.18	
Rents for use of company's property.....	124,803.99	
Premium notes restored by revival of policies.....	5,481.06	
From other sources .....	13,659.81	
<b>Total income .....</b>		<b>\$18,589,828.46</b>
<b>Net or ledger assets Dec. 31, 1895.....</b>		<b>79,120,871.13</b>
<b>Total .....</b>		<b>\$97,710,699.59</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$3,242,319.08	
Cash paid for matured endowments and additions.....	802,010.00	
Claims on installment policies.....	14,341.66	
<b>Gross amount paid for losses and endowments.....</b>		<b>\$4,058,670.74</b>

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Cash paid to annuitants .....	\$3,086.29
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	10,881.68
Cash dividends paid policy-holders.....	330,900.02
Cash dividends applied to pay running premiums.....	845,682.63
Cash dividends applied to purchase paid-up additions and annuities .....	196,044.96
Surrender values paid in cash.....	574,631.06
Surrender values applied to pay running premiums.....	3,298.13
Surrender values applied to purchase paid-up insurance and annuities .....	302,332.99
<i>(Total paid policy-holders, \$6,325,528.49.)</i>	
Commissions to agents .....	1,591,335.74
Medical examiners' fees .....	119,198.78
Salaries of officers and office employees.....	326,739.48
Taxes and fees .....	231,475.07
Rent .....	33,000.00
Commuting commissions .....	28,209.85
Furniture and fixtures for offices.....	4,419.11
Advertising, printing, and postage.....	107,148.75
Legal expenses .....	39,993.80
Expenses on real estate .....	24,909.85
All other items .....	314,824.51
Total disbursements during the year.....	<u>\$9,146,783.43</u>
Balance Dec. 31, 1896.....	<u>\$88,563,916.16</u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$1,814,791.33
Loans on mortgages of real estate (first liens).....	66,871,974.65
Loans on company's policies as collateral.....	3,817,235.00
Premium notes, loans, or liens on policies in force.....	386,394.03
Par value of stocks and bonds.....	13,771,865.00
Cash in company's office .....	126,840.72
Cash deposited in banks .....	1,794,443.36
Agents' ledger balances .....	16,217.92
Suspense account .....	138.50
Total net or ledger assets, as per balance.....	<u>\$88,599,900.51</u>
Deduct agents' credit balances and bills payable.....	35,984.35
Total net or ledger assets.....	<u>\$88,563,916.16</u>

## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$1,230,478.67
Bonds .....	267,597.17
Policy loans .....	121,078.77
Premium notes, loans, or liens.....	12,896.83
Rents due and accrued.....	9,155.86
Market value of bonds over par.....	841,905.96

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$280,278.00	\$437,850.00
Deferred premiums on policies in force.....	131,241.00	1,048,396.00
Total .....	\$421,519.00	\$1,481,246.00
Deduct cost of collection.....	210,759.50	88,874.76
	<u>\$210,759.50</u>	<u>\$1,392,371.24</u>

Net amount of uncollected and deferred premiums.. 1,603,130.74

Total assets as per books of the company..... \$92,649,960.16

## ITEMS NOT ADMITTED.

Agents' balances .....	\$16,217.92
Suspense account .....	138.50
Total items not admitted.....	16,356.42
Total admitted assets .....	\$92,633,603.74

## LIABILITIES.

Net present value of all outstanding policies, computed  
according to the Actuaries' Table of Mortality, with 4  
per cent interest .....

\$72,601,674.00

Death losses due and unpaid.....	\$39,735.50
Matured endowments due and unpaid.....	85,835.00
Death losses and matured endowments not due.....	125,931.00
Death losses and other policy claims resisted.....	22,700.00
Death losses reported, no proofs received.....	58,925.00
Due and unpaid on annuity claims.....	126.61

Total policy claims .....

283,233.11

Unpaid dividends of surplus due policy-holders..... 102,170.00

Premiums paid in advance .....

6,000.00

Present value matured installment policies..... 86,276.47

All other liabilities .....

43,222.42

Liabilities as to policy-holders.....

\$73,122,596.00

Surplus as regards policy-holders.....

19,511,007.74

Gross liabilities .....

\$92,633,603.74

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$418,301.84	
Premium notes, loans, or liens received during the year	87,724.35	
Total .....		\$506,026.19
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$19,435.44	
Purchase of surrendered policies and voided by lapse....	18,238.44	
Payment of dividends to policy-holders.....	56,902.71	
Redeemed by maker in cash.....	25,065.57	
Total reduction .....		119,632.16
Balance of note assets Dec. 31, 1896.....		<u>\$386,394.03</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies .....	121,468	\$283,836,441.00
Endowment policies .....	32,191	71,376,961.00
All other policies .....	2,126	9,045,833.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	13,990	30,375,569.00
Endowment policies .....	6,615	14,869,506.00
All other policies .....	1,747	5,150,080.00

## OLD POLICIES REVIVED.

Whole life policies .....	199	494,314.00
Endowment policies .....	77	136,721.00
All other policies .....	31	66,550.00

## OLD POLICIES INCREASED.

Whole life policies .....	63	.....
Endowment policies .....	41	.....

## ADDITIONS BY DIVIDENDS.

Whole life policies .....	.....	175,518.00
Endowment policies .....	.....	99,869.00
All other policies .....	.....	2,007,440.00

Total number and amount.....	178,548	\$417,634,802.00
Deduct policies ceased to be in force.....	13,133	33,466,973.00
Total in force Dec. 31, 1896.....	<u>165,415</u>	<u>\$384,167,829.00</u>

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	128,958	\$294,144,713.00
Endowment policies in force.....	35,672	79,067,746.00
All other policies in force.....	2,785	10,955,870.00
Total number and amount....	<u>165,415</u>	<u>\$384,167,829.00</u>

## TERMINATED AS FOLLOWS:

By death .....	1,354	\$3,307,753.00
maturity .....	348	824,046.00
expiry .....	213	2,648,613.00
surrender .....	3,114	4,677,932.00
lapse .....	5,684	11,463,835.00
change and decrease .....	21	4,344,949.00
Not taken .....	2,399	6,199,845.00
Total .....	<u>13,133</u>	<u>\$33,466,973.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	772	\$1,490,999.00
Policies issued during year.....	114	188,912.00
Total .....	<u>886</u>	<u>\$1,679,911.00</u>
Deduct policies ceased to be in force.....	23	67,569.00
In force in New Hampshire Dec. 31, 1896...	<u>863</u>	<u>\$1,612,342.00</u>
Losses and claims incurred and paid during 1896	1	\$1,000.00
Premiums collected or secured without deductions.....		<u>\$59,742.55</u>

# PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 24, 1847. Commenced business May 25, 1847.

EDWARD M. NEEDLES, *President*.

HENRY C. BROWN, *Secretary*.

## INCOME.

Received for premiums on new policies.....	\$576,942.39	
Received for renewal premiums.....	3,886,732.54	
Dividends applied to pay running premiums.....	677,713.83	
Dividends applied to purchase paid-up additions and annuities .....	94,519.00	
Surrender values applied to pay running premiums.....	58,121.85	
Surrender values applied to purchase paid-up insurance and annuities .....	206,152.00	
Received for annuities .....	54,804.92	
<b>Total .....</b>	<b>\$5,554,986.53</b>	
Deduct amount paid for reinsurance.....	2,685.18	
<b>Total premium income .....</b>		<b>\$5,552,301.35</b>
Cash received for interest on:		
Mortgage loans .....	600,979.33	
Bonds owned and dividends on stock.....	372,313.20	
Premium notes, loans, or liens.....	61,444.77	
Collateral loans .....	287,186.01	
General account .....	7,228.70	
Rents for use of company's property.....	56,014.68	
Profits on real estate and securities sold.....	17,972.32	
From other sources .....	4,299.05	
<b>Total income .....</b>	<b>\$6,959,739.41</b>	
Net or ledger assets Dec. 31, 1895.....	26,141,397.08	
<b>Total .....</b>		<b>\$33,101,136.49</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,701,116.06	
Cash paid for matured endowments and additions.....	389,085.00	
Claims on installment policies.....	10,202.67	
<b>Gross amount paid for losses and endowments.....</b>	<b>\$2,100,403.73</b>	
Cash paid to annuitants.....	16,322.16	



Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	\$48,267.35
Cash dividends applied to pay running premiums.....	677,713.83
Cash dividends applied to purchase paid-up additions and annuities .....	94,519.00
Surrender values paid in cash.....	404,582.20
Surrender values applied to pay running premiums.....	58,121.85
Surrender values applied to purchase paid-up insurance and annuities .....	206,152.00
<i>(Total paid policy-holders, \$3,606,082.12.)</i>	
Commissions to agents .....	520,873.05
Salaries and traveling expenses of agents.....	80,712.15
Medical examiners' fees .....	46,872.46
Salaries of officers and office employees.....	123,466.11
Taxes and fees .....	189,206.96
Rent .....	34,922.42
Commuting commissions .....	227.12
Furniture and fixtures for offices.....	3,020.64
Advertising, printing, and postage.....	32,085.25
Legal expenses .....	17,515.43
Expenses on real estate .....	4,783.84
All other items .....	63,830.85
Total disbursements during the year.....	<u>\$4,723,598.40</u>
Balance Dec. 31, 1896.....	<u><u>\$28,377,538.09</u></u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$2,019,306.48
Loans on mortgages of real estate (first liens).....	11,874,472.64
Loans on collateral securities.....	3,436,295.88
Loans on company's policies as collateral.....	2,105,297.00
Premium notes, loans, or liens on policies in force.....	878,607.08
Cost value of stocks and bonds.....	7,463,909.31
Cash in company's office.....	45,080.12
Cash deposited in banks .....	349,000.00
Bills receivable .....	103,719.02
Agents' ledger balances .....	2,311.82
Cash notes taken for premiums.....	103,213.31
Total net or ledger assets, as per balance.....	<u>\$28,381,212.66</u>
Deduct agents' credit balances.....	<u>3,674.57</u>
Total net or ledger assets, less depreciation.....	<u><u>\$28,377,538.09</u></u>

## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$280,356.62
Stocks and bonds .....	7,232.73
Collateral loans .....	26,749.33
Other assets .....	3,000.00
Rents due and accrued.....	7,898.05
Market value of stocks and bonds over cost.....	38,134.33

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$33,116.64	\$243,219.77
Deferred premiums on policies in force.....	53,958.75	377,476.49
Total .....	\$147,070.39	\$620,696.26
Deduct cost of collection.....	68,387.73	34,758.99
	<u>\$78,682.66</u>	<u>\$585,937.27</u>

Net amount of uncollected and deferred premiums.. 664,619.93

Total assets as per books of the company..... \$29,405,529.08

## ITEMS NOT ADMITTED.

Agents' balances .....	\$2,311.82
Bills receivable .....	103,719.02
Total items not admitted.....	106,030.84
Total admitted assets .....	\$29,299,498.24

## LIABILITIES.

Net present value of all outstanding policies, computed  
according to the Actuaries' Table of Mortality, with 4  
per cent interest .....

	\$25,514,031.00
Deduct net value of reinsured risks.....	58,510.00
Net reinsurance reserve .....	\$25,455,521.00
Total policy claims .....	137,795.00
Unpaid dividends of surplus due policy-holders.....	58,075.58
Premiums paid in advance.....	22,221.71
Script outstanding .....	8,580.00
Liabilities as to policy-holders.....	\$25,682,193.29
Surplus as regards policy-holders.....	3,617,304.95
Gross liabilities .....	<u>\$29,299,498.24</u>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$803,942.20	
Premium notes, loans, or liens received during the year	278,131.34	
<b>Total .....</b>		<b>\$1,082,073.54</b>
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$36,228.17	
Purchase of surrendered policies and voided by lapse....	80,625.41	
Payment of dividends to policy-holders.....	75,673.74	
Redeemed by maker in cash .....	10,939.14	
<b>Total reduction .....</b>		<b>203,466.46</b>
<b>Balance of note assets Dec. 31, 1896.....</b>		<b>\$878,607.08</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	33,569	\$87,208,118.00
Endowment policies .....	15,707	35,094,276.00
All other policies .....	2,468	7,109,978.00
Reversionary additions .....	.....	733,945.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	5,342	12,804,091.00
Endowment policies .....	2,003	4,937,317.00
All other policies .....	653	2,214,344.00

## OLD POLICIES REVIVED.

Whole life policies .....	494	829,447.00
Endowment policies .....	329	286,757.00
All other policies .....	881	2,492,675.00
Reversionary additions .....	.....	2,748.00

## OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	9	24,752.00
Endowment policies .....	7	27,675.00
All other policies .....	6	15,500.00

## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	171,426.00
<b>Total number and amount.....</b>	<b>61,468</b>	<b>\$153,953,049.00</b>
Deduct policies ceased to be in force.....	7,402	19,358,179.00
<b>Total in force Dec. 31, 1896.....</b>	<b>54,066</b>	<b>\$134,594,870.00</b>

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	35,165	\$39,920,021.00
Endowment policies in force.....	16,157	35,851,779.00
All other policies in force....	2,744	7,969,794.00
Reversionary additions in force.....	.....	853,276.00
Total number and amount...	<u>54,066</u>	<u>\$124,594,870.00</u>

## TERMINATED AS FOLLOWS:

By death .....	626	\$1,739,479.00
maturity .....	139	389,410.00
expiry .....	418	1,281,000.00
surrender .....	1,671	3,820,532.00
lapse .....	3,010	7,299,136.00
change and decrease .....	35	539,911.00
Not taken .....	1,503	4,288,711.00
Total .....	<u>7,402</u>	<u>\$19,358,179.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	237	\$630,250.00
Policies issued during the year.....	6	14,500.00
Total .....	<u>243</u>	<u>\$644,750.00</u>
Deduct policies ceased to be in force.....	18	82,000.00
In force in New Hampshire Dec. 31, 1896...	<u>225</u>	<u>\$562,750.00</u>
Losses and claims incurred and paid during 1896	<u>3</u>	<u>\$12,500.00</u>
Premiums collected or secured without deductions:		
Cash, \$23,847.60; notes or credits, \$664.00.....		<u>\$24,511.60</u>

## PHOENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1851. Commenced business May, 1851.

JONATHAN B. BUNCE, *President*.CHARLES H. LAWRENCE, *Secretary*.

## INCOME.

Received for premiums on new policies.....	\$264,815.81
Received for renewal premiums.....	997,517.39
Dividends applied to pay running premiums.....	125,032.29
Dividends applied to purchase paid-up additions and annuities .....	30,419.62
Surrender values applied to pay running premiums.....	7,247.77
Surrender values applied to purchase paid-up insurance and annuities .....	170.00
<b>Total .....</b>	<b>\$1,435,002.88</b>
Deduct amount paid for reinsurance.....	4,775.07
<b>Total premium income .....</b>	<b>\$1,430,227.81</b>
Cash received for interest on:	
Mortgage loans .....	340,621.71
Bonds owned and dividends on stock.....	126,547.16
Premium notes, loans, or liens.....	27,918.20
Other debts due the company.....	20,946.87
Discount on claims paid in advance.....	171.54
Rents for use of company's property.....	24,018.10
Profits on real estate sold.....	1,064.98
From other sources .....	4,278.39
<b>Total income .....</b>	<b>\$1,975,794.76</b>
Net or ledger assets Dec. 31, 1895.....	10,116,436.81
<b>Total .....</b>	<b>\$12,092,231.57</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$742,652.01
Cash paid for matured endowments and additions.....	123,748.50
<b>Gross amount paid for losses and endowments.....</b>	<b>\$871,400.51</b>
Cash paid to annuitants.....	1,990.00
Dividends paid policy-holders.....	4,497.88

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Dividends applied to pay running premiums.....	\$135,032.29
Dividends applied to purchase paid-up additions and annuities .....	30,419.62
Surrender values paid in cash and premium notes.....	161,393.40
Surrender values applied to pay running premiums.....	7,247.77
Surrender values applied to purchase paid-up insurance and annuities .....	170.00

*(Total paid policy-holders, \$1,212,151.47.)*

Commissions to agents .....	216,323.65
Salaries and traveling expenses of agents.....	57,430.52
Medical examiners' fees .....	30,116.45
Salaries of officers and office employees.....	63,343.31
Taxes and fees .....	65,231.29
Rent .....	19,126.61
Commuting commissions .....	4,150.00
Furniture and fixtures for offices.....	1,141.70
Advertising, printing, and postage.....	32,249.80
Legal expenses .....	4,634.62
Expenses of real estate .....	16,238.70
All other items .....	84,534.28

Total disbursements during the year.....	\$1,806,672.40
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Balance Dec. 31, 1896.....	\$10,285,559.17
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Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$9,431,312.96
Loans on mortgages of real estate (first liens).....	5,793,119.51
Loans on collateral securities .....	6,600.00
Loans on company's policies as collateral.....	270,540.00
Premium notes, loans, or liens on policies in force.....	451,560.68
Cost value of stocks and bonds.....	2,474,844.16
Cash in company's office .....	188.95
Cash deposited in banks .....	294,392.91

Total net or ledger assets, as per balance.....	\$10,285,559.17
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## OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	161,004.71
Premium notes, loans, or liens.....	4,639.00
Market value of stocks and bonds over cost.....	47,465.04

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$46,167.32	\$49,475.83
Deferred premiums on policies in force.....	26,209.35	83,136.84
Total .....	\$72,376.67	\$132,612.72
Deduct cost of collection.....	40,530.93	7,956.76
	<u>\$31,845.74</u>	<u>\$124,655.96</u>

Net amount of uncollected and deferred premiums \$156,501.70

Total assets as per books of the company..... \$10,655,169.62

### LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$9,814,485.00
Deduct net value of reinsured risks.....	<u>18,437.00</u>
Net reinsurance reserve .....	\$9,796,048.00
Total policy claims .....	32,694.00
Unpaid dividends of surplus due policy-holders.....	2,500.00
Premiums paid in advance.....	7,248.00
Special policy reserve.....	204,767.00
All other liabilities .....	<u>43,311.00</u>
Liabilities as to policy-holders.....	\$10,086,568.00
Surplus as regards policy-holders.....	<u>568,601.62</u>
Gross liabilities .....	<u>\$10,655,169.62</u>

### PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895.....	\$500,246.09
Deductions during the year as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$29,866.63
Purchase of surrendered policies and voided by lapse...	6,539.78
Payment of dividends to policy-holders.....	392.23
Redeemed by maker in cash.....	<u>11,886.77</u>
Total reduction .....	<u>48,685.41</u>
Balance of note assets Dec. 31, 1896.....	<u>\$451,560.68</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	15,751	\$26,837,314.00
Endowment policies .....	9,018	12,853,956.00
All other policies .....	230	505,500.00
Reversionary additions .....	.....	263,561.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	2,944	5,687,319.00
Endowment policies .....	2,055	3,197,537.00
All other policies .....	193	301,500.00
Reversionary additions .....	.....	54,210.00

## OLD POLICIES REVIVED.

Whole life policies .....	13	25,853.00
Endowment policies .....	12	14,000.00
Reversionary additions .....	.....	20.00

## OLD POLICIES INCREASED.

Whole life policies .....	.....	3,078.00
Endowment policies .....	.....	2,511.00
All other policies .....	.....	6,000.00

## OLD POLICIES TRANSFERRED.

Whole life policies .....	48	155,965.00
Endowment policies .....	42	58,608.00
All other policies .....	199	365,000.00

Total number and amount.....	30,505	\$50,331,932.00
Deduct policies ceased to be in force.....	4,524	8,115,091.00

Total in force Dec. 31, 1896..... 25,981 \$42,216,841.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	16,047	\$27,607,012.00
Endowment policies in force.....	9,411	13,362,241.00
All other policies in force.....	523	965,000.00
Reversionary additions in force.....	.....	232,588.00
Total number and amount....	<u>25,981</u>	<u>\$42,216,841.00</u>

## TERMINATED AS FOLLOWS:

By death .....	420	\$730,611.00
maturity .....	123	180,249.00
surrender and decrease .....	406	835,699.00



By lapse .....	1,901	\$3,278,275.00
change .....	179	397,960.00
transfer .....	131	290,326.00
Not taken .....	1,364	2,401,971.00
Total .....	<u>4,524</u>	<u>\$8,115,091.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	738	\$807,622.00
Policies issued during year.....	92	89,416.00
Total .....	<u>830</u>	<u>\$897,038.00</u>
Deduct policies ceased to be in force.....	100	148,828.00
In force in New Hampshire Dec. 31, 1896...	<u>730</u>	<u>\$748,210.00</u>
Losses incurred and paid during 1896.....	<u>15</u>	<u>\$29,614.00</u>
Premiums collected or secured without deductions:		
Cash, \$28,046.74; notes or credits, \$3,166.72.....		<u>\$31,213.46</u>

## PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

Incorporated March 22, 1885. Commenced business June, 1885.

SAMUEL R. SHIPLEY, *President*. ASA S. WING, *Vice-President and Actuary*.

CASH CAPITAL, \$1,000,000.00.

## INCOME.

Received for premiums on new policies.....	\$425,798.65
Received for renewal premiums.....	3,198,863.16
Dividends applied to pay running premiums.....	560,811.27
Dividends applied to purchase paid-up additions and annuities .....	115,044.26
Surrender values applied to purchase paid-up insurance and annuities .....	100,185.00
Received for annuities .....	<u>65,808.82</u>
Total premium income .....	\$4,466,511.16

## Cash received for interest on:

Mortgage loans .....	\$575,061.14
Bonds owned and dividends on stock.....	392,953.99
Premium notes, loans, or liens.....	147,790.47
Other debts due the company.....	119,199.99
Discount on claims paid in advance.....	2,809.22
Rents for use of company's property.....	17,882.33
Profits on securities sold.....	4,605.20

Total income .....	\$5,726,813.50
Net or ledger assets Dec. 31, 1895.....	28,590,567.89
Total .....	<u>\$34,317,381.39</u>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,046,828.33
Cash paid for matured endowments and additions.....	633,022.00
Claims on installment policies.....	200.00

Gross amount paid for losses and endowments.....	\$1,680,050.33
Cash paid to annuitants.....	39,567.91
Cash dividends paid policy-holders.....	69,624.04
Cash dividends applied to pay running premiums.....	560,811.27
Cash dividends applied to purchase paid-up additions and annuities .....	115,044.26
Surrender values paid in cash.....	336,154.70
Surrender values applied to purchase paid-up insurance and annuities .....	100,185.00

*(Total paid policy-holders, \$2,901,437.51.)*

Commissions to agents .....	373,230.20
Salaries and traveling expenses of agents.....	38,391.50
Medical examiners' fees .....	22,680.89
Salaries of officers and office employees.....	154,109.67
Taxes and fees .....	76,181.50
Rent .....	15,187.68
Furniture and fixtures for offices.....	8,290.67
Advertising, printing, and postage.....	35,066.88
Legal expenses .....	2,395.54
Expenses on real estate .....	14,941.36
All other items .....	131,874.13

Total disbursements during the year.....	<u>\$3,773,787.53</u>
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Balance Dec. 31, 1896.....	<u><u>\$30,543,593.86</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$1,995,162.64
Loans on mortgages of real estate (first liens).....	11,440,167.87
Loans on collateral securities.....	1,947,594.02
Loans on company's policies as collateral.....	2,763,958.41
Premium notes, loans, or liens on policies in force.....	18,616.83
Cost value of stocks and bonds.....	12,303,245.00
Cash in company's office and bank.....	74,849.09
Total net or ledger assets, as per balance.....	\$30,543,593.86

OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	312,385.90
Collateral loans .....	14,451.82
Premium notes, loans, or liens.....	34,549.48
Rents due and accrued.....	5,305.84
Market value of stocks and bonds over cost.....	18,015.00

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$63,869.90	\$202,556.60
Deferred premiums on policies in force.....	61,875.54	546,357.69
Total .....	\$125,745.44	\$748,914.29
Deduct cost of collection.....	44,010.90	56,168.57
	<u>\$81,734.54</u>	<u>\$692,745.72</u>
Net amount of uncollected and deferred premiums		\$774,490.26
Deduction to reduce net premiums to 81 per cent of gross		66,005.88

708,474.38

Total assets as per books of the company..... \$31,636,776.28

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$27,346,904.00
Matured endowments due and unpaid.....	\$3,409.46
Death losses and matured endowments not due.....	28,121.00
Death losses and other policy claims realized.....	10,435.30
Death losses reported, no proofs received.....	71,145.00
Due and unpaid on annuity claims.....	1,733.13
Total policy claims .....	114,843.89

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Unpaid dividends of surplus due policy-holders.....	\$60,781.27
Premiums paid in advance.....	142,409.53
Present value of unpaid installments.....	7,837.00
Due on account of salaries, rents, etc.....	716.84
Contingent surrender value .....	153,513.00

Liabilities as to policy-holders.....	\$27,827,005.53
Paid-up capital .....	\$1,000,000.00
Surplus over capital .....	2,809,770.75
Surplus as regards policy-holders.....	3,809,770.75
Gross liabilities .....	\$31,636,776.28

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895.....	\$19,710.30
Premium notes, loans, or liens received during the year..	1,848.45
Total .....	\$21,558.75
Deductions during the year as follows: Notes, loans, or liens used in:	
Payment of dividends to policy-holders.....	\$2,483.72
Redeemed by maker in cash.....	458.20
Total reduction .....	2,941.92
Balance of note assets Dec. 31, 1896.....	\$18,616.83

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies .....	3,118	\$11,407,222.00
Endowment policies .....	28,329	82,637,329.00
All other policies .....	3,167	13,833,541.00
Reversionary additions .....	.....	944,442.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	424	1,449,876.00
Endowment policies .....	2,882	7,405,761.00
All other policies .....	759	3,092,647.00

## OLD POLICIES REVIVED.

Whole life policies .....	11	36,813.00
Endowment policies .....	106	338,336.00
All other policies .....	19	94,409.00
Reversionary additions .....	.....	2,110.00

## OLD POLICIES INCREASED.

Whole life policies .....	14	\$58,533.00
Endowment policies .....	96	847,823.00
All other policies .....	9	27,150.00

## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	163,128.00
Total number and amount.....	38,934	\$121,839,120.00
Deduct policies ceased to be in force.....	2,643	8,784,874.00
Total in force Dec. 31, 1896.....	36,291	\$113,054,246.00

	Number.	Amount.
Whole life policies in force.....	3,805	\$11,849,992.00
Endowment policies in force.....	29,553	85,397,475.00
All other policies in force.....	3,433	14,786,341.00
Reversionary additions in force.....	.....	1,020,438.00
Total number and amount....	36,291	\$113,054,246.00

## TERMINATED AS FOLLOWS:

By death .....	303	\$1,114,957.00
maturity .....	209	633,022.00
expiry .....	5	38,000.00
surrender .....	652	2,198,519.00
lapse .....	1,264	3,781,288.00
change and decrease .....	119	654,963.00
Not taken .....	91	364,125.00
Total .....	2,643	\$8,784,874.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	46	\$84,209.00
Policies issued during year.....	8	14,844.00
Total .....	54	\$99,053.00
Deduct policies ceased to be in force.....	1	2,109.00
In force in New Hampshire Dec. 31, 1896...	53	\$96,944.00
Premiums collected or secured without deductions.....		\$2,377.48

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated February 25, 1875. Commenced business August 10, 1875.

E. W. SCOTT, *President*.WILLIAM E. STEVENS, *Secretary*.

CASH CAPITAL, \$100,000.00.

## INCOME.

Received for premiums on new policies.....	\$488,330.23	
Received for renewal premiums.....	1,471,252.03	
Dividends applied to pay running premiums.....	196,432.16	
Surrender values applied to purchase paid-up insurance and annuities .....	4,365.06	
Total .....	\$2,160,979.53	
Deduct amount paid for reinsurance.....	12,342.56	
Total premium income.....		\$2,148,636.97
Cash received for interest on:		
Mortgage loans .....		12,025.64
Bonds owned and dividends on stock.....		45,222.13
Premium notes, loans, or liens.....		1,032.34
Other debts due the company.....		4,256.87
Rents for use of company's property.....		24,612.51
From other sources .....		90.70
Total income .....		\$2,235,877.16
Net or ledger assets Dec. 31, 1895.....		1,736,562.87
Total .....		\$3,972,440.03

## DISBURSEMENTS.

Gross amount paid for losses and endowments.....	\$1,246,882.30
Received for losses or claims on policies reinsured.....	15,000.00
Net amount paid for losses and endowments.....	\$1,231,882.30
Cash paid to annuitants.....	1,581.40
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	811.12

Cash dividends paid policy-holders.....	\$28,160.27
Cash dividends applied to pay running premiums.....	196,432.16
Surrender values paid in cash.....	18,026.17
Surrender values applied to purchase paid-up insurance and annuities .....	4,365.06

*(Total paid policy-holders, \$1,481,258.48.)*

Cash paid stockholders for interest or dividends.....	6,977.60
Commissions to agents.....	330,116.24
Salaries and traveling expenses of agents.....	20,413.92
Medical examiners' fees .....	29,832.83
Salaries of officers and office employees.....	108,156.16
Taxes and fees .....	31,511.19
Rent .....	26,284.75
Commuting commissions .....	2,718.05
Furniture and fixtures for offices.....	4,416.34
Advertising, printing, and postage.....	35,101.67
Legal expenses .....	15,038.24
Expenses on real estate .....	10,019.05
All other items .....	23,405.37

Total disbursements during the year.....	<u>\$2,125,249.89</u>
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Balance Dec. 31, 1896.....	<u><u>\$1,847,190.14</u></u>
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Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$241,470.57
Loans on mortgages of real estate (first liens).....	226,500.00
Loans on collateral securities.....	118,159.25
Loans on company's policies as collateral.....	29,366.87
Premium notes, loans, or liens on policies in force.....	5,467.93
Cost value of stocks and bonds.....	1,033,112.00
Cash in company's office.....	9,359.61
Cash deposited in banks.....	133,372.87
Agents' ledger balances .....	50,963.27

Total net or ledger assets, as per balance.....	<u>\$1,847,772.37</u>
Deduct agents' credit balances.....	582.23

Total net or ledger assets.....	<u><u>\$1,847,190.14</u></u>
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## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$5,010.11
Stocks and bonds .....	16,018.59
Collateral loans .....	121.33
Premium notes, loans, or liens .....	1,081.20
Other assets .....	224.19
Rents due and accrued .....	6,784.96
Market value of real estate over cost .....	15,000.00

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$27,276.93	\$53,012.66
Deferred premiums on policies in force .....	45,353.26	193,515.33
Total .....	\$72,630.18	\$346,527.98
Deduct cost of collection .....	21,963.37	77,853.54
	<u>\$50,666.81</u>	<u>\$168,674.44</u>

Net amount of uncollected and deferred premiums.. 219,341.25

Total assets as per books of the company..... \$2,110,771.77

## ITEMS NOT ADMITTED AND DEPRECIATION.

Agents' balances .....	\$50,963.27
Depreciation from cost of assets .....	17,548.03
Total items not admitted .....	68,511.30
Total admitted assets .....	<u>\$2,042,260.47</u>

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$1,244,269.00
Deduct net value of reinsured risks .....	708.00
Net reinsurance reserve .....	\$1,243,561.00
Death losses and matured endowments not due .....	\$132,000.00
Death losses and other policy claims resisted .....	30,000.00
Death losses reported, no proofs received .....	<u>32,000.00</u>
Total policy claims .....	244,000.00
Premiums paid in advance .....	3,998.67
Due on account of salaries, rents, etc .....	143.47
Contingent surrender value .....	636.13
All other liabilities .....	71.39
Liabilities as to policy-holders .....	<u>\$1,492,410.66</u>



Paid-up capital .....	\$100,000.00	
Surplus over capital .....	500,813.08	
		<hr/>
Surplus as regards policy-holders.....		\$600,813.08
		<hr/>
Gross liabilities .....		\$2,093,223.74
		<hr/> <hr/>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens received during the year..		\$6,959.32
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$200.00	
Purchase of surrendered policies and voided by lapse.....	811.12	
Redeemed by maker in cash.....	480.27	
		<hr/>
Total reduction .....		1,491.39
		<hr/>
Balance of note assets Dec. 31, 1896.....		\$5,467.93
		<hr/> <hr/>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies .....	1,445	\$3,295,813.00
Endowment policies .....	645	1,010,134.00
All other policies .....	23,614	77,508,974.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	982	2,170,592.00
Endowment policies .....	176	202,678.00
All other policies .....	4,720	12,043,308.00

## OLD POLICIES REVIVED.

Whole life policies .....	4	\$,000.00
Endowment policies .....	6	23,500.00
All other policies .....	101	484,100.00

## OLD POLICIES INCREASED.

Whole life policies .....	3	6,043.00
Endowment policies .....	.....	2,000.00
All other policies .....	7	50,542.00

## OLD POLICIES TRANSFERRED.

Whole life policies .....	45	212,500.00
All other policies .....	1,585	6,325,715.00

Total number and amount.....	33,333	\$103,344,899.00
Deduct policies ceased to be in force.....	7,175	23,170,216.00
		<hr/>
Total in force Dec. 31, 1896.....	26,158	\$80,174,683.00
		<hr/> <hr/>

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	1,883	\$4,277,098.00
Endowment policies in force.....	683	1,029,312.00
All other policies in force.....	23,592	74,868,273.00
Total number and amount.....	26,158	\$80,174,683.00

## TERMINATED AS FOLLOWS:

By death .....	316	\$1,232,929.00
expiry .....	3,627	10,651,637.00
surrender .....	247	890,990.00
lapse .....	477	985,700.00
change and decrease .....	6	364,925.00
transfer .....	1,630	6,538,215.00
Not taken .....	872	2,505,820.00
Total .....	7,175	\$23,170,216.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	204	\$392,326.00
Policies issued during year.....	68	99,410.00
Total .....	272	\$491,736.00
Deduct policies ceased to be in force.....	60	132,736.00
In force in New Hampshire Dec. 31, 1896...	212	\$359,000.00
Losses and claims incurred and paid during 1896	1	\$10,000.00
Premiums collected or secured without deductions.....		\$9,607.27

## STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

Incorporated March 16, 1844. Commenced business June 1, 1845.

A. G. BULLOCK, *President*.H. M. WITTER, *Secretary*.

## INCOME.

Received for premiums on new policies.....	\$323,373.39	
Received for renewal premiums.....	1,858,084.99	
Dividends applied to pay running premiums.....	270,229.70	
Dividends applied to purchase paid-up additions and annuities .....	83,722.68	
Total .....	\$2,535,425.76	
Deduct amount paid for reinsurance.....	4,483.30	
Total premium income .....		\$2,530,942.46
Cash received for interest on:		
Mortgage loans .....		101,751.66
Bonds owned and dividends on stock.....		299,103.93
Premium notes, loans, or liens.....		31,947.23
Other debts due the company.....		52,220.92
Rents for use of company's property.....		35,278.41
Total income .....		\$3,051,244.61
Net or ledger assets Dec. 31, 1895.....		10,519,265.91
Total .....		\$13,570,510.52

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$540,812.81	
Cash paid for matured endowments and additions.....	84,101.00	
Gross amount paid for losses and endowments.....		\$624,913.81
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....		18,136.00
Cash dividends paid policy-holders.....		8,776.14
Cash dividends applied to pay running premiums.....		270,229.70
Cash dividends applied to purchase paid-up additions and annuities .....		83,722.68

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Surrender values paid in cash.....	\$314,686.42
<i>(Total paid policy-holders, \$1,320,464.75.)</i>	
Commissions to agents .....	289,715.00
Salaries and traveling expenses of agents.....	29,393.50
Medical examiners' fees .....	20,888.00
Salaries of officers and office employees.....	45,843.00
Taxes and fees .....	48,415.54
Rent .....	25,963.64
Profit and loss account .....	4,272.25
Legal expenses .....	2,678.65
Expenses on real estate.....	32,655.57
All other items .....	76,907.10
Total disbursements during the year.....	<u>\$1,897,197.00</u>
Balance Dec. 31, 1896.....	<u><u>\$11,673,313.52</u></u>

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$1,341,643.19
Loans on mortgages of real estate (first liens).....	2,289,787.07
Loans on collateral securities .....	378,475.00
Loans on company's policies as collateral.....	339,146.00
Cost value of stocks and bonds.....	6,389,117.00
Cash in company's office.....	3,331.11
Cash deposited in banks.....	327,103.45
Loans to corporations .....	313,000.00
Loans to towns .....	500.00
Premium notes carried by company and payable during year, \$291,210.70.	
Total net or ledger assets, as per balance.....	<u>\$11,382,102.82</u>

## OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	39,412.00
Stocks and bonds .....	88,676.00
Collateral loans .....	4,311.00
Premium notes, loans, or liens.....	11,281.00
Other assets .....	2,950.00
Rents due and accrued .....	2,370.00
Market value of stocks and bonds over cost.....	338,340.00

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$35,613.95	\$132,686.57
Deferred premiums on policies in force.....	30,212.00	260,998.70
Total .....	\$65,825.95	\$393,685.27
Deduct cost of collection.....	13,165.19	78,737.05
	<u>\$52,660.76</u>	<u>\$314,948.22</u>

Net amount of uncollected and deferred premiums \$367,608.98

Total assets as per books of the company..... \$12,237,051.80

### LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest ..... \$10,893,174.00  
Deduct net value of reinsured risks..... 22,105.00

Net reinsurance reserve ..... \$10,871,069.00

Death losses and matured endowments not due..... \$5,017.00  
Death losses and other policy claims resisted..... 35,000.00  
Death losses reported, no proofs received..... 30,147.00

Total policy claims ..... 70,164.00

Liabilities as to policy-holders..... \$10,941,233.00

Surplus as regards policy-holders..... 1,295,818.80

Gross liabilities ..... \$12,237,051.80

### PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895.... \$251,604.45  
Premium notes, loans, or liens received during the year 568,026.50

Total ..... \$819,630.95

Deductions during the year as follows: Notes, loans, or liens used in:

Purchase of surrendered policies and voided by lapse.... \$18,136.00  
Redeemed by maker in cash..... 510,284.25

Total reduction ..... 528,420.25

Balance of note assets Dec. 31, 1896..... \$291,210.70

### EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	3,052	\$8,189,820.00
Endowment policies .....	17,997	51,460,531.00

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Reversionary additions .....	.....	\$641,099.00
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## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	1,561	4,268,067.00
Endowment policies .....	1,216	2,655,000.00
All other policies .....	160	600,589.00

## OLD POLICIES REVIVED.

Endowment policies .....	4	25,000.00
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## OLD POLICIES INCREASED.

Whole life policies .....	.....	260.00
Endowment policies .....	.....	23,084.00

## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	157,031.00
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Total number and amount.....	23,990	\$68,020,481.00
Deduct policies ceased to be in force.....	2,114	5,979,687.00

Total in force Dec. 31, 1896.....	21,876	\$62,040,794.00
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	Number.	Amount.
Whole life policies in force.....	4,365	\$11,446,190.00
Endowment policies in force.....	17,467	49,297,267.00
All other policies in force.....	144	550,589.00
Reversionary additions in force.....	.....	746,748.00
Total number and amount....	21,876	\$62,040,794.00

## TERMINATED AS FOLLOWS:

By death .....	184	\$559,129.00
maturity .....	34	84,101.00
expiry .....	4	9,000.00
surrender .....	773	1,988,192.00
lapse .....	571	1,374,500.00
change and decrease .....	38	706,991.00
Not taken .....	510	1,257,774.00
Total .....	2,114	\$5,979,687.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	261	\$576,457.00
Policies issued during year.....	28	47,450.00
Total .....	289	\$623,907.00

350	LIFE INSURANCE COMPANIES	[Dec. 31,
Deduct policies ceased to be in force.....	24	\$54,600.00
In force in New Hampshire Dec. 31, 1896...	265	\$569,307.00
Losses and claims incurred and paid during 1896	12	\$8,358.47
Premiums collected or secured without deductions:		
Cash, \$18,175.28; notes or credits, \$2,000.00.....		\$20,175.28

## TRAVELERS' INSURANCE COMPANY.

[Life Department.]

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business July 1, 1866.

JAMES G. BATTERSON, *President.*

JOHN E. MORRIS, *Secretary.*

### INCOME.

Received for premiums on new policies.....	\$263,676.14
Received for renewal premiums.....	2,073,132.66
Surrender values applied to pay running premiums.....	13,452.58
Received for annuities .....	29,690.15
Total .....	\$2,478,951.53
Deduct amount paid for reinsurance.....	99,412.00
Total premium income .....	\$2,379,534.53
Cash received for interest on:	
Mortgage loans .....	299,276.83
Bonds owned and dividends on stock.....	298,000.76
Other debts due the company.....	132,501.72
Rents for use of company's property.....	62,491.10
Dividends and surrender values on reinsurances.....	5,872.24
Total income .....	\$3,177,677.18
Net or ledger assets Dec. 31, 1895.....	16,294,202.08
Total .....	\$19,471,879.26

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$866,636.93
Cash paid for matured endowments and additions.....	147,160.00
Claims on installment policies.....	177,774.47
Gross amount paid for losses and endowments....	\$991,571.40
Received for losses or claims on policies reinsured.....	59,000.00
Net amount paid for losses and endowments.....	\$932,571.40
Cash paid to annuitants.....	11,139.58
Surrender values paid in cash.....	284,366.92
Surrender values applied to pay running premiums.....	13,452.58
<i>(Total paid policy-holders, \$1,241,530.48.)</i>	
Cash paid stockholders for interest or dividends.....	125,000.00
Commissions to agents .....	258,376.43
Salaries and traveling expenses of agents.....	48,398.98
Medical examiners' fees .....	20,507.31
Salaries of officers and office employees.....	60,993.40
Taxes and fees .....	57,009.85
Rent .....	17,400.90
Commuting commissions .....	1,005.40
Furniture and fixtures for offices.....	830.00
Advertising, printing, and postage.....	28,730.60
Profit and loss account .....	72,782.08
Legal expenses .....	5,584.46
Expenses on real estate.....	580,756.47
All other items .....	45,079.13
Total disbursements during the year.....	\$2,563,985.49
Balance Dec. 31, 1896.....	\$16,907,893.77

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$1,773,878.37
Loans on mortgages of real estate (first liens).....	5,377,156.02
Loans on collateral securities.....	714,150.00
Loans on company's policies as collateral.....	936,342.31
Cost value of stocks and bonds.....	6,912,816.96
Cash in company's office.....	2,575.40
Cash deposited in banks .....	1,172,528.02
Bills receivable .....	3,019.87
Agents' ledger balances.....	11,086.23
Suspense account .....	4,340.59
Total net or ledger assets, as per balance.....	\$16,907,893.77



## OTHER ASSETS.

## Interest due and accrued on:

Mortgages .....	\$92,425.81
Stocks and bonds .....	64,502.07
Collateral loans .....	8,699.71
Market value of real estate over cost.....	179,877.72

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$63,079.63	\$232,431.46
Deferred premiums on policies in force.....	51,171.15	277,675.08
Total .....	\$114,250.78	\$510,106.54
Deduct cost of collection.....	51,412.86	25,505.32
	<u>\$62,837.92</u>	<u>\$484,601.22</u>

Net amount of uncollected and deferred premiums.. 547,439.14

Total assets as per books of the company..... \$17,800,838.22

## ITEMS NOT ADMITTED.

Agents' balances .....	\$11,086.23
Bills receivable .....	3,019.87
Suspense account .....	4,340.59
Depreciation from cost of assets.....	<u>247,835.10</u>

Total items not admitted..... 266,281.79

Total admitted assets ..... \$17,534,556.43

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....

.....	\$15,844,887.00
Deduct net value of reinsured risks.....	<u>299,235.00</u>

Net reinsurance reserve ..... \$15,545,652.00

Matured endowments due and unpaid.....	\$5,127.00
Death losses and matured endowments not due.....	37,900.00
Death losses and other policy claims resisted.....	23,268.80
Death losses reported, no proofs received.....	<u>28,195.00</u>

Total policy claims ..... 94,490.80

Premiums paid in advance..... 6,497.11

Present value matured installment policies..... 354,570.00

Liabilities as to policy-holders..... \$16,001,209.91

Surplus as regards policy-holders..... 1,533,346.52

Gross liabilities ..... \$17,534,556.43

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	21,481	\$59,219,686.00
Endowment policies .....	8,286	20,854,129.00
All other policies .....	2,483	7,281,343.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	3,038	69,250,058.00
Endowment policies .....	1,049	2,391,780.00
All other policies .....	223	512,222.00

## OLD POLICIES REVIVED.

Whole life policies .....	34	99,300.00
Endowment policies .....	9	20,560.00
All other policies .....	2	7,500.00

## OLD POLICIES INCREASED.

Whole life policies .....	.....	20,040.00
Endowment policies .....	.....	680.00
All other policies .....	.....	600.00

## OLD POLICIES TRANSFERRED.

Whole life policies .....	30	149,600.00
Endowment policies .....	24	91,055.00
All other policies .....	492	1,657,650.00

Total number and amount.....	37,151	\$101,556,203.00
Deduct policies ceased to be in force.....	4,206	13,312,936.00

Total in force Dec. 31, 1896.....	32,945	\$88,243,267.00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	21,973	\$59,972,086.00
Endowment policies in force.....	8,309	20,426,864.00
All other policies in force.....	2,663	7,844,367.00
Total number and amount.....	32,945	\$88,243,267.00

## TERMINATED AS FOLLOWS:

By death .....	317	\$850,090.00
maturity .....	109	142,496.00
expiry .....	223	733,100.00
surrender .....	520	1,465,973.00
lapse .....	1,435	4,385,782.00
change and decrease .....	238	1,327,570.00

By transfer .....	546	\$1,898,305.00
Not taken .....	818	2,509,620.00
Total .....	4,206	\$13,312,936.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	216	\$369,916.00
Policies issued during year.....	10	14,284.00
Total .....	226	\$384,200.00
Deduct policies ceased to be in force.....	17	28,370.00
In force in New Hampshire Dec. 31, 1896..	209	\$355,830.00
Losses incurred during 1896.....	7	\$3,182.00
Losses and claims paid during 1896.....	5	\$1,862.00
Premiums collected or secured without deductions.....		\$5,223.13

## UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, MAINE.

Incorporated July 17, 1848. Commenced business October 1, 1849.

FRED E. RICHARDS, *President*.J. FRANK LANG, *Secretary*.

## INCOME.

Received for premiums on new policies.....	\$205,596.89
Received for renewal premiums.....	843,572.17
Dividends applied to pay running premiums.....	9,399.40
Dividends applied to purchase paid-up additions and annuities .....	19,439.14
Surrender values applied to pay running premiums.....	5,351.53
Surrender values applied to purchase paid-up insurance and annuities .....	26,422.27
Received for annuities .....	1,028.30
Total .....	\$1,110,796.75
Deduct amount paid for reinsurance.....	3,016.30

Total premium income ..... \$1,107,779.45

## Cash received for interest on:

Mortgage loans .....	\$85,367.41
Bonds owned and dividends on stock.....	153,721.17
Premium notes, loans, or liens.....	12,385.44
Other debts due the company.....	39,539.06
Discount on claims paid in advance.....	1,933.13
Rents for use of company's property.....	21,061.04
<b>Total income .....</b>	<b>\$1,421,786.70</b>
<b>Net or ledger assets Dec. 31, 1895.....</b>	<b>6,523,498.98</b>
<b>Total .....</b>	<b>\$7,945,285.68</b>

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$468,027.54
Cash paid for matured endowments and additions.....	187,234.41
Claims on installment policies.....	242.19

Gross amount paid for losses and endowments.....	\$603,504.14
Cash paid to annuitants .....	479.91
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	13,719.21
Cash dividends paid policy-holders.....	5,381.57
Cash dividends applied to pay running premiums.....	9,399.40
Cash dividends applied to purchase paid-up additions and annuities .....	19,439.14
Surrender values paid in cash.....	55,829.46
Surrender values applied to pay running premiums....	5,351.58
Surrender values applied to purchase paid-up insurance and annuities .....	26,422.27

(Total paid policy-holders, \$739,526.68.)

Commissions to agents .....	170,371.32
Salaries and traveling expenses of agents.....	84,543.23
Medical examiners' fees .....	25,822.86
Salaries of officers and office employees.....	57,538.24
Taxes and fees .....	32,628.70
Rent .....	16,563.73
Commuting commissions .....	2,864.08
Furniture and fixtures for offices.....	1,904.94
Advertising, printing, and postage.....	24,084.77
Profit and loss account.....	55,799.38
Legal expenses .....	7,036.06

Expenses on real estate.....	\$12,247.85
All other items .....	11,916.91
Total disbursements during the year.....	<u>\$1,242,848.75</u>
Balance Dec. 31, 1896.....	<u><u>\$6,702,436.93</u></u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unencumbered.....	\$811,274.13
Loans on mortgages of real estate (first liens).....	1,481,695.66
Loans on collateral securities.....	751,919.98
Loans on company's policies as collateral.....	18,975.00
Premium notes, loans, or liens on policies in force.....	233,771.25
Book value of stocks and bonds.....	3,295,163.64
Cash in company's office.....	481.03
Cash deposited in banks.....	77,157.28
Cash in transit, since received.....	3,373.09
Bills receivable .....	18,648.58
Agents' ledger balances .....	9,977.29
Total net or ledger assets, as per balance.....	<u>\$6,702,436.93</u>

#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	27,992.37
Stocks and bonds .....	35,768.02
Collateral loans .....	3,243.81
Premium notes, loans, or liens.....	7,668.59
Other assets .....	1,507.74
Rents due and accrued.....	1,536.40
Market value of stocks and bonds over book.....	88,113.98

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$47,690.40	\$77,244.17
Deferred premiums on policies in force.....	22,793.06	65,996.48
Total .....	<u>\$70,483.46</u>	<u>\$143,230.65</u>
Deduct cost of collection.....	14,096.63	28,646.13
	<u><u>\$56,386.77</u></u>	<u><u>\$114,584.52</u></u>

Net amount of uncollected and deferred premiums	170,971.29
Forborne premiums to be deducted in settlement of pol- icy claims .....	84.30
Total assets as per books of the company.....	<u>\$7,039,323.43</u>

## ITEMS NOT ADMITTED.

Agents' balances .....	\$9,977.29	
Bills receivable .....	18,648.58	
Total items not admitted.....		\$28,625.87
Total admitted assets.....		\$7,010,697.56

## LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....		\$6,421,151.00
Matured endowments due and unpaid.....	\$10,499.67	
Death losses and matured endowments not due.....	19,144.07	
Death losses and other policy claims resisted.....	3,000.00	
Death losses reported, no proof received.....	15,989.58	
Total policy claims .....		48,633.32
Unpaid dividends of surplus due policy-holders.....		2,972.84
Premiums paid in advance.....		2,759.86
Present value matured installment policies.....		2,600.22
Contingent reserve .....		58.00
Bills payable .....		51,000.00
Liabilities as to policy-holders.....		\$6,529,175.24
Surplus as regards policy-holders.....		481,522.32
Gross liabilities .....		\$7,010,697.56

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$213,042.00	
Premium notes, loans, or liens received during the year.....	7,124.00	
Total .....		\$220,166.00
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$12,296.00	
Purchase of surrendered policies and voided by lapse....	5,756.00	
Payment of dividends to policy-holders.....	3,920.00	
Redeemed by maker in cash.....	540.00	
Total reduction .....		22,512.00
Balance of note assets Dec. 31, 1896.....		\$197,654.00

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	12,289	\$21,098,872.00
Endowment policies .....	5,959	10,204,485.00
All other policies .....	2,668	5,154,164.16
Reversionary additions .....	.....	224,619.92

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	4,420	6,458,908.00
Endowment policies .....	741	996,414.00
All other policies .....	81	174,800.00

## OLD POLICIES REVIVED.

Whole life policies .....	39	56,544.00
Endowment policies .....	3	4,000.00
All other policies .....	1	1,000.00
Reversionary additions .....	.....	620.89

## OLD POLICIES INCREASED.

All other policies .....	.....	3,830.00
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## OLD POLICIES TRANSFERRED.

Whole life policies .....	17	35,320.00
Endowment policies .....	42	20,321.87
All other policies .....	1	1,000.00

## ADDITIONS.

All other policies .....	.....	63,669.99
Reversionary additions .....	.....	33,338.07

Total number and amount.....	26,261	\$44,531,907.90
Deduct policies ceased to be in force.....	3,822	6,445,058.89

Total in force Dec. 31, 1896.....	22,439	\$38,086,849.01
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	13,641	\$22,290,016.00
Endowment policies in force.....	5,833	10,067,290.00
All other policies in force.....	2,865	5,494,286.25
Reversionary additions in force.....	.....	235,256.76
Total number and amount...	22,439	\$38,086,849.01

1896.]

## OF OTHER STATES.

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## TERMINATED AS FOLLOWS:

By death .....	233	\$421,327.71
maturity and discount .....	148	139,576.01
expiry .....	382	749,050.00
surrender .....	248	554,878.47
lapse .....	1,994	3,060,749.00
change and decrease .....	.....	152,309.70
transfer .....	60	101,414.00
Not taken .....	757	1,265,708.00
Total .....	<u>3,822</u>	<u>\$6,445,058.89</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	780	\$884,058.82
Policies issued during year.....	226	236,800.12
Total .....	<u>1,006</u>	<u>\$1,120,858.94</u>
Deduct policies ceased to be in force.....	136	145,985.08
In force in New Hampshire Dec. 31, 1896..	<u>870</u>	<u>\$974,873.86</u>
Losses and claims unpaid Dec. 31, 1895.....	2	\$1,136.45
Losses incurred during 1896.....	11	11,369.84
Total .....	<u>13</u>	<u>\$12,506.29</u>
Losses and claims paid during 1896.....	<u>12</u>	<u>\$12,369.84</u>
Premiums collected or secured without deductions:		
Cash, \$31,951.10; notes or credits, \$12.00.....		<u>\$31,963.10</u>



## UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1850. Commenced business March 4, 1850.

GEORGE H. BURFORD, *President.*C. P. FRALEIGH, *Secretary.*

CASH CAPITAL, \$440,000.00.

## INCOME.

Received for premiums on new policies.....	\$178,510.24	
Received for renewal premiums.....	853,671.38	
Surrender values applied to pay running premiums.....	286.65	
Surrender values applied to purchase paid-up insurance and annuities .....	74,813.30	
Received for annuities .....	2,492.48	
Total .....	\$1,108,774.05	
Deduct amount paid for reinsurance.....	6,849.77	
Total premium income .....		\$1,101,924.28
Cash received for interest on:		
Mortgage loans .....		224,307.89
Bonds owned and dividends on stock.....		80,666.93
Premium notes, loans, or liens.....		19,991.35
Other debts due the company.....		3,980.88
Rents for use of company's property.....		14,086.38
Total income .....		\$1,444,957.71
Net or ledger assets Dec. 31, 1895.....		7,043,027.64
Total .....		\$8,487,985.35

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$724,681.35	
Cash paid for matured endowments and additions.....	90,652.41	
Gross amount paid for losses and endowments....	\$815,333.76	
Received for losses or claims on policies reinsured.....	15,000.00	
Net amount paid for losses and endowments.....		\$800,333.76
Cash paid to annuitants.....		3,160.38

Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	\$11,337.71
Cash dividends paid policy-holders.....	7,282.31
Surrender values paid in cash.....	48,328.17
Surrender values applied to pay running premiums.....	286.65
Surrender values applied to purchase paid-up insurance and annuities .....	74,813.30

(Total paid policy-holders, \$945,542.28.)

Cash paid stock-holders for interest or dividends.....	30,800.00
Commissions to agents .....	136,483.75
Salaries and traveling expenses of agents.....	68,910.99
Medical examiners' fees .....	16,208.94
Salaries of officers and office employees.....	57,947.80
Taxes and fees .....	23,964.76
Rent .....	23,990.13
Advertising, printing, and postage.....	26,567.05
Legal expenses .....	17,947.72
Expenses on real estate.....	9,390.47
All other items .....	34,121.11

Total disbursements during the year..... \$1,391,875.00

Balance Dec. 31, 1896..... \$7,096,110.35

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$380,673.93
Loans on mortgages of real estate (first liens).....	4,379,050.00
Loans on collateral securities.....	73,645.58
Loans on company's policies as collateral.....	381,131.00
Cost value of stocks and bonds.....	1,657,857.44
Cash in company's office.....	1,044.11
Cash deposited in banks .....	195,808.17
Bills receivable .....	9,669.85
Agents' ledger balances .....	17,230.27

Total net or ledger assets, as per balance..... \$7,096,110.35

#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	44,894.43
Stocks and bonds .....	22,685.85
Collateral loans .....	306.00

Premium notes, loans, or liens.....	\$16,727.85
Other assets .....	838.74
Market value of real estate over cost.....	76,026.07
Market value of stocks and bonds over cost.....	12,274.64

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$33,976.32	\$94,960.74
Deferred premiums on policies in force.....	5,213.93	90,202.40
Total .....	\$39,190.25	\$185,153.14
Deduct cost of collection.....	19,595.13	10,600.78
	<u>\$19,595.12</u>	<u>\$174,552.36</u>

Net amount of uncollected and deferred premiums. 194,147.48

Total assets as per books of the company..... \$7,464,011.41

#### ITEMS NOT ADMITTED.

Agents' balances .....	\$17,230.27
Bills receivable .....	9,669.85
Total items not admitted.....	26,900.12
Total admitted assets.....	\$7,437,111.29

#### LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$6,758,430.00
Deduct net value of reinsured risks.....	47,996.00
Net reinsurance reserve .....	\$6,710,434.00
Matured endowments due and unpaid.....	\$2,127.00
Death losses and matured endowments not due.....	42,853.33
Death losses and other policy claims resisted.....	22,500.00
Death losses reported, no proofs received.....	32,045.00
Total policy claims .....	99,525.33
Premiums paid in advance.....	3,921.38
Due on account of salaries, rents, etc.....	15,889.59
Contingent surrender value .....	2,930.00
Liabilities as to policy-holders.....	\$6,832,700.30
Paid-up capital .....	\$440,000.00
Surplus over capital .....	164,410.99
Surplus as regards policy-holders.....	604,410.99
Gross liabilities .....	<u>\$7,437,111.29</u>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1895....	\$307,536.39	
Premium notes, loans, or liens received during the year	<u>181,554.61</u>	
Total .....		\$489,091.00
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$14,601.20	
Purchase of surrendered policies and voided by lapse...	40,682.43	
Redeemed by maker in cash.....	<u>52,694.37</u>	
Total reduction .....		107,960.00
Balance of note assets Dec. 31, 1896.....		<u>\$381,131.00</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	Number.	Amount.
Whole life policies .....	10,575	\$20,950,883.00
Endowment policies .....	1,666	3,089,472.00
All other policies .....	5,269	14,609,548.00
Reversionary additions .....	.....	222,676.00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	1,462	2,927,800.00
Endowment policies .....	258	533,245.00
All other policies .....	843	2,436,500.00

## OLD POLICIES REVIVED.

Whole life policies .....	17	34,500.00
Endowment policies .....	3	5,500.00
All other policies .....	139	440,000.00

## OLD POLICIES INCREASED AND CHANGED.

Whole life policies .....	21	57,090.00
Endowment policies .....	9	22,500.00
All other policies .....	25	49,800.00

Total number and amount.....	20,287	\$45,379,514.00
Deduct policies ceased to be in force.....	2,772	7,585,739.00
Total in force Dec. 31, 1896.....	<u>17,515</u>	<u>\$37,793,775.00</u>

	<i>Number.</i>	<i>Amount</i>
Whole life policies in force.....	10,861	\$21,009,638.00
Endowment policies in force.....	1,693	3,087,195.00
All other policies in force.....	4,971	13,491,798.00
Reversionary additions in force.....	.....	205,144.00
Total number and amount.....	<u>17,515</u>	<u>\$37,793,775.00</u>

## TERMINATED AS FOLLOWS:

By death .....	295	\$731,437.00
maturity .....	37	86,688.00
expiry .....	116	398,500.00
surrender .....	209	582,061.00
lapse .....	1,677	4,565,353.00
change and decrease .....	43	213,200.00
Not taken .....	395	1,008,500.00
Total .....	<u>2,772</u>	<u>\$7,585,739.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	101	\$118,580.00
Policies issued during year.....	6	6,000.00
Total .....	<u>107</u>	<u>\$124,580.00</u>
Deduct policies ceased to be in force.....	9	16,130.00
In force in New Hampshire Dec. 31, 1896..	<u>98</u>	<u>\$108,450.00</u>
Losses incurred during 1896.....	2	\$2,130.00
Premiums collected or secured without deductions.....		<u>\$2,073.32</u>

## WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated January, 1860. Commenced business February 2, 1860.

W. A. BREWER, JR., *President.*GRAHAM H. BREWER, *Secretary.*

CASH CAPITAL, \$125,000.00.

## INCOME.

Received for premiums on new policies.....	\$195,065.44
Received for renewal premiums.....	1,450,719.83
Dividends applied to pay running premiums.....	83,803.44
Dividends applied to purchase paid-up additions and annuities .....	112,574.00
Surrender values applied to purchase paid-up insurance and annuities .....	154,124.97
Received for annuities .....	55,861.96
Total premium income.....	\$2,052,149.69
Cash received for interest on:	
Mortgage loans .....	478,967.01
Bonds owned and dividends on stock.....	28,703.00
Other debts due the company.....	106,951.43
Discount on claims paid in advance.....	11,727.97
Rents for use of company's property.....	21,188.76
Total income .....	\$2,699,687.86
Net or ledger assets Dec. 31, 1895.....	13,252,434.35
Total .....	\$15,952,122.21

## DISBURSEMENTS.

Cash paid for losses and additions.....	\$887,987.24
Cash paid for matured endowments and additions.....	500,094.68
Gross amount paid for losses and endowments....	\$1,388,031.92
Cash paid to annuitants .....	14,960.63
Return premiums .....	3,458.38
Cash dividends applied to pay running premiums.....	83,803.44

Cash dividends applied to purchase paid-up additions and annuities .....	\$112,574.00
Surrender values paid in cash.....	114,877.13
Surrender values applied to purchase paid-up insurance and annuities .....	154,124.97
<i>(Total paid policy-holders, \$1,871,830.47.)</i>	
Cash paid stockholders for interest or dividends.....	8,750.00
Commissions to agents .....	191,550.88
Salaries and traveling expenses of agents.....	121,562.19
Medical examiners' fees .....	32,007.25
Salaries of officers and office employees.....	97,339.08
Taxes and fees .....	24,763.06
Rent .....	10,500.00
Advertising, printing, and postage.....	30,715.66
Profit and loss account .....	1,237.82
All other items .....	38,982.60
Total disbursements during the year.....	<u>\$2,429,239.01</u>
Balance Dec. 31, 1896.....	<u>\$13,522,883.20</u>

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered.....	\$1,705,559.30
Loans on mortgages of real estate (first liens).....	9,623,225.00
Loans on collateral securities.....	655,000.00
Loans on company's policies as collateral.....	638,454.95
Cost value of stocks and bonds.....	688,040.21
Cash in company's office .....	29,130.56
Cash deposited in banks .....	168,395.26
Agents' ledger balances .....	15,077.92
Total net or ledger assets, as per balance.....	<u>\$13,522,883.20</u>

#### OTHER ASSETS.

Interest due and accrued on:

Mortgages .....	129,581.26
Stocks and bonds .....	1,687.50
Collateral loans .....	14,104.94
Market value of stocks and bonds over cost.....	12,338.87

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force .....	\$31,168.93	\$90,647.28
Deferred premiums on policies in force.....	23,067.58	171,292.09
Total .....	\$54,236.51	\$261,939.32
Deduct cost of collection.....	28,202.98	15,116.35
	<u>\$26,033.53</u>	<u>\$246,822.97</u>

Net amount of uncollected and deferred premiums \$262,856.50

Total assets as per books of the company..... \$13,943,452.27

#### ITEMS NOT ADMITTED.

Agents' balances ..... 15,077.92

Total admitted assets ..... \$13,928,374.35

#### LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest ..... \$13,290,656.00

Death losses due and unpaid..... \$8,310.00

Matured endowments due and unpaid..... 23,237.29

Death losses and matured endowments not due..... 15,629.60

Death losses reported, no proofs received..... 27,289.80

Total policy claims ..... 74,466.69

Premiums paid in advance..... 12,112.04

Due on account of rents..... 1,750.00

Liabilities as to policy-holders..... \$13,378,984.73

Paid-up capital ..... \$125,000.00

Surplus over capital ..... 424,389.62

Surplus as regards policy-holders..... 549,389.62

Gross liabilities ..... \$13,928,374.35

#### EXHIBIT OF POLICIES.

##### POLICIES AND ADDITIONS IN FORCE DEC. 31, 1895.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	15,536	\$30,087,161.00
Endowment policies .....	9,229	17,600,968.00
Reversionary additions .....	.....	907,620.00

##### NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies .....	3,390	5,966,773.00
Endowment policies .....	730	1,294,763.00



## OLD POLICIES REVIVED.

Whole life policies .....	417	\$879,253.00
Endowment policies .....	159	365,513.00
Reversionary additions .....	.....	7,022.00

## ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	151,148.00
Total number and amount.....	29,461	\$57,260,221.00
Deduct policies ceased to be in force.....	4,073	8,446,624.00
Total in force Dec. 31, 1896.....	25,388	\$48,813,597.00

	Number.	Amount.
Whole life policies in force.....	16,457	\$31,253,049.00
Endowment policies in force.....	8,931	16,698,489.00
Reversionary additions in force.....	.....	862,059.00
Total number and amount....	25,388	\$48,813,597.00

## TERMINATED AS FOLLOWS:

By death .....	344	\$890,335.00
maturity .....	216	433,003.00
discount .....	45	122,672.00
surrender .....	916	2,030,826.00
lapse .....	2,003	3,800,962.00
Not taken .....	549	1,168,826.00
Total .....	4,073	\$8,446,624.00

## BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1895.....	102	\$156,535.00
Policies issued during year.....	48	64,230.00
Total .....	150	\$220,765.00
Deduct policies ceased to be in force.....	57	87,558.00
In force in New Hampshire Dec. 31, 1896..	93	\$133,207.00
Losses and claims incurred and paid during 1896	5	\$4,060.15
Premiums collected or secured without deductions....		\$5,161.71

# ASSESSMENT LIFE AND CASUALTY COMPANIES.

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ABSTRACTS OF STATEMENTS DECEMBER 31,  
1896.

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## BAY STATE BENEFICIARY ASSOCIATION.

WESTFIELD, MASS.

Incorporated June 2, 1881. Commenced business June 2, 1881.

JOHN R. REED, *President.*WILLIAM E. MOSES, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$12,585.57
Annual dues as per contract.....	92,422.47
Assessments, mortuary, \$683,449.03; expense, \$34,594.01..	718,853.76
Interest .....	6,471.44
All other sources .....	31.00
Total income .....	\$830,364.24
Balance on hand Dec. 31, 1895.....	194,629.77
Total net resources .....	\$1,024,994.01

## DISBURSEMENTS.

Losses and claims .....	\$652,375.68
Advance payments returned.....	140.70
Salaries and commissions to agents.....	70,789.77
Salaries of officers and employees.....	22,290.06
Medical examiners' fees .....	6,446.13
Rent .....	3,740.98
Advertising and printing .....	9,193.10
All other .....	33,185.52
<i>(Total expenses of management, \$145,645.56.)</i>	
Total disbursements .....	\$798,161.94
Balance Dec. 31, 1896.....	\$226,832.07

## NET OR INVESTED ASSETS.

Loans on mortgages .....	\$3,700.00
Cost value of stocks and bonds owned.....	142,803.80

1896.]

## CASUALTY COMPANIES.

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Cash in office .....	\$11,392.05
Cash in bank .....	18,812.53
Cash deposits on emergency or reserve fund account....	38,522.84
Agents' ledger balances, secured.....	11,600.85
<b>Total net or invested assets.....</b>	<b>\$226,832.07</b>

## NON-INVESTED ASSETS.

Interest accrued .....	\$1,778.70
Securities held by Maine state treasurer on account of Provident Aid Society.....	8,000.00
<b>Total non-invested assets.....</b>	<b>9,778.70</b>
<b>Gross assets .....</b>	<b>\$236,610.77</b>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$105,876.22
due and unpaid.....	3,296.45
for losses reported.....	84,900.00
for losses unadjusted and resisted	156,100.00
<b>Total due from members.....</b>	<b>\$350,172.67</b>
Deduct estimated cost of collection.....	1,922.70
<b>Net amount due from members.....</b>	<b>\$348,249.97</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (41).....	\$105,780.00
in process of adjustment (42).....	105,500.00
reported (33).....	84,900.00
resisted (20) .....	50,600.00
<b>Total contingent mortuary liabilities.....</b>	<b>\$346,780.00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	18,831	\$47,127,625.00
Certificates or policies written during year.....	2,753	4,119,000.00
<b>Total .....</b>	<b>21,584</b>	<b>\$51,246,625.00</b>
Certificates or policies ceased to be in force.....	7,543	18,780,825.00
<b>Certificates or policies in force Dec. 31, 1896</b>	<b>14,041</b>	<b>\$32,465,800.00</b>

Losses and claims unpaid Dec. 31, 1895.....	101	\$269,446.74
Losses and claims incurred during year 1896.....	328	810,457.00
Total .....	429	\$1,079,903.74
Losses and claims paid during 1896.....	293	733,123.74
Losses and claims unpaid Dec. 31, 1896.....	136	\$346,780.00
Certificates or policies terminated by death.....	323	\$809,950.00
Certificates or policies terminated by lapse.....	7,220	17,970,875.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	266	\$474,500.00
Certificates or policies written during the year...	67	62,500.00
Certificates or policies in force Dec. 31, 1896.....	333	\$537,000.00
Losses and claims unpaid Dec. 31, 1895.....	3	\$6,000.00
Losses and claims incurred during 1896.....	9	13,500.00
Total .....	12	\$19,500.00
Losses and claims paid during 1896.....	12	19,500.00
Certificates or policies terminated by death.....	9	\$13,500.00
Gross amount paid by New Hampshire members, without deductions .....		\$12,991.51

HARTFORD LIFE AND ANNUITY INSURANCE  
COMPANY.

HARTFORD, CONN.

Incorporated May, 1866. Commenced business April, 1867.

R. B. PARKER, *President*.STEPHEN BALL, *Secretary*.

## • INCOME.

Membership fees without deductions.....	\$92,458.00
Annual dues as per contract.....	261,248.59
Assessments, mortuary, \$1,366,974.41; expense, \$46,728.82	1,413,703.23

1896.]

## CASUALTY COMPANIES.

373

Medical examiners' fees paid by applicant.....	\$21,053.59
Interest .....	58,704.81
Advance payments .....	8,446.46
Received for accumulated safety fund.....	38,823.07
<b>Total income .....</b>	<b>\$1,894,437.75</b>
Balance on hand Dec. 31, 1895.....	1,605,582.05
<b>Total net resources .....</b>	<b>\$3,500,019.80</b>

## DISBURSEMENTS.

Losses and claims .....	\$1,351,877.37
Advance payments applied .....	7,807.49
Membership dividends applied .....	91,157.29
Dividends to stockholders.....	20,000.00
Salaries and commissions to agents.....	173,921.50
Salaries of officers and employees.....	65,053.77
Medical examiners' fees .....	24,157.31
Transferred to stock department on account of dues....	88,468.07
All other .....	57,610.52
<i>(Total expenses of management, \$320,743.10.)</i>	
<b>Total disbursements .....</b>	<b>\$1,880,053.32</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$1,619,966.48</b>

## NET OR INVESTED ASSETS.

Loans on collateral securities.....	\$27,000.00
Cost value of bonds and stocks owned.....	242,793.93
Cash in office .....	2,059.85
Cash in bank .....	167,255.49
Cash deposits on emergency or safety fund account.....	1,180,857.21
<b>Total assets, as per balance.....</b>	<b>\$1,619,966.48</b>
<b>Less depreciation .....</b>	<b>24,240.88</b>
<b>Total net or invested assets.....</b>	<b>\$1,595,725.60</b>

## NON-INVESTED ASSETS.

Interest accrued .....	4,516.00
<b>Gross assets .....</b>	<b>\$1,600,241.60</b>

**LIABILITIES.**

Losses adjusted, due, and unpaid.....	\$250.00	
Taxes due and accrued .....	90.32	
Advance assessments .....	4,066.12	
Accumulated safety fund .....	1,180,857.21	
Mortality fund and reserve.....	113,555.69	
	<hr/>	
Total actual liabilities .....		\$1,298,819.34
		<hr/>
Balance, net assets .....		\$301,422.26
		<hr/>

**CONTINGENT MORTUARY RESOURCES.**

Mortuary assessments due and unpaid.....	\$218,000.00
for losses reported.....	64,000.00
for losses unadjusted and resisted	44,000.00
	<hr/>
Total due from members.....	\$326,000.00

**CONTINGENT MORTUARY LIABILITIES.**

Losses adjusted, not yet due (100).....	\$218,000.00
in process of adjustment (9).....	23,000.00
reported (30).....	64,000.00
resisted (8).....	21,000.00
	<hr/>
Total contingent mortuary liabilities.....	\$326,000.00

**EXHIBIT OF CERTIFICATES OR POLICIES.**

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895....	42,638	\$89,486,700.00
Certificates or policies written during year....	5,841	10,843,200.00
	<hr/>	<hr/>
Total .....	48,479	\$100,329,900.00
Certificates or policies ceased to be in force....	4,515	8,747,700.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31, 1896	43,964	\$91,582,200.00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1895.....	123	\$334,250.00
Losses and claims incurred during year 1896....	546	1,363,500.00
	<hr/>	<hr/>
Total .....	669	\$1,697,750.00
Losses and claims paid during 1896.....	536	1,351,877.37
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1896.....	133	\$345,872.63
Certificates or policies terminated by death....	604	\$1,363,500.00
Certificates or policies terminated by lapse....	3,911	7,384,200.00
	<hr/>	<hr/>

1896.]

## CASUALTY COMPANIES.

375

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	106	\$142,500.00
Certificates or policies written during the year..	56	68,000.00
Total .....	162	\$210,500.00
Certificates or policies ceased to be in force.....	10	21,000.00
Certificates or policies in force Dec. 31, 1896	152	\$189,500.00
Losses and claims incurred and paid during 1896	1	\$1,000.00
Certificates or policies terminated by death.....	1	\$1,000.00
Certificates or policies terminated by lapse.....	9	20,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$4,005.29

## MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

BOSTON, MASS.

Incorporated February 8, 1878. Commenced business October 13, 1879.

GEORGE A. LITCHFIELD, *President*.E. S. LITCHFIELD, *Secretary*.

## INCOME.

Membership fees without deductions.....	\$303,393.16
Annual dues as per contract.....	229,575.13
Assessments .....	2,524,741.25
Interest .....	21,302.29
All other sources .....	2,591.79
Total income .....	\$3,081,603.62
Balance on hand Dec. 31, 1895.....	1,082,313.77
Total net resources .....	\$4,163,917.39

## DISBURSEMENTS.

Losses and claims .....	\$2,033,986.60
Dividends paid policy-holders.....	593,474.57



Salaries and commissions to agents.....	\$385,460.33
Salaries of officers and employees.....	55,575.01
Medical examiners' fees .....	36,597.18
Rent and taxes .....	15,767.86
Advertising and printing .....	41,871.31
All other .....	106,052.34
<i>(Total expenses of management, \$641,324.03.)</i>	

Total disbursements .....	<u>\$3,268,785.20</u>
Balance Dec. 31, 1896.....	<u><u>\$895,132.19</u></u>

## NET OR INVESTED ASSETS.

Cost value of real estate unencumbered.....	\$230,638.01
Loans on mortgages .....	138,921.32
Loans on collateral securities.....	26,653.12
Cost value of bonds and stocks owned.....	334,919.00
Agents' ledger balances .....	100,173.27
Cash in office .....	14,252.26
Cash in bank .....	<u>49,575.20</u>
Total net or invested assets.....	<u>\$895,132.19</u>

## NON-INVESTED ASSETS.

Interest accrued .....	\$8,958.55
Premiums in transit from foreign department .....	76,335.60
Market value of real estate over cost.....	118,161.99
Market value of stocks and bonds over cost..	15,437.25
Machinery and stock in printing department, \$13,860.33.	
Total non-invested assets.....	<u>218,893.39</u>
Gross assets .....	<u><u>\$1,114,025.58</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$395,000.00
for losses unadjusted.....	<u>316,000.00</u>
Total due from members.....	<u>\$711,000.00</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (112).....	\$431,435.66
in process of adjustment (54).....	151,850.00
reported (30).....	76,550.00
resisted (6) .....	19,650.00
Total contingent mortuary liabilities.....	<u>\$679,485.66</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	51,940	\$112,568,780.00
Certificates or policies written during year.....	16,543	14,900,720.00
Total .....	68,483	\$127,469,500.00
Certificates or policies ceased to be in force....	22,084	33,511,900.00
Certificates or policies in force Dec. 31, 1896	<u>46,399</u>	<u>\$93,957,600.00</u>
Losses and claims unpaid Dec. 31, 1895.....	174	\$546,915.07
Losses and claims incurred during year 1896....	810	2,359,050.00
Total .....	984	\$2,905,965.07
Losses and claims paid during 1896.....	782	2,033,986.60
Losses and claims unpaid Dec. 31, 1896.....	202	\$871,978.47
Certificates or policies terminated by death.....	695	\$2,202,850.00
Certificates or policies terminated by disability.	115	312,400.00
Certificates or policies terminated by lapse.....	21,274	30,996,650.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	772	\$1,849,750.00
Certificates or policies written during the year..	8	1,600.00
Total .....	780	\$1,851,350.00
Certificates or policies ceased to be in force.....	173	395,500.00
Certificates or policies in force Dec. 31, 1896	<u>607</u>	<u>\$1,455,850.00</u>
Losses and claims unpaid Dec. 31, 1895.....	7	\$25,264.00
Losses and claims incurred during 1896.....	22	52,450.00
Total .....	29	\$77,714.00
Losses and claims paid during 1896.....	24	60,600.00
Losses and claims unpaid Dec. 31, 1896.....	5	\$17,114.00

Certificates or policies terminated by death.....	17	\$47,450.00
Certificates or policies terminated by disability.	5	10,000.00
Certificates or policies terminated by lapse.....	151	338,000.00
		<hr/>
Gross amount paid by New Hampshire members, without deductions .....		\$45,920.09

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## MUTUAL RESERVE FUND LIFE ASSOCIATION.

NEW YORK CITY.

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Incorporated 1875. Commenced business February 9, 1881.

FREDERICK A. BURNHAM, *President.*

CHARLES W. CAMP, *Secretary.*

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### INCOME.

Membership fees without deductions.....	\$295,566.85
Annual dues as per contract.....	902,446.35
Assessments, mortuary, \$3,894,683.72; expense, \$445,815.13	4,340,498.85
Medical examiners' fees paid by applicant.....	38,572.00
Interest .....	115,671.45
All other sources .....	165,721.47
	<hr/>
Total income .....	\$5,858,476.97
Balance on hand Dec. 31, 1895.....	3,967,316.25
	<hr/>
Total net resources .....	\$9,825,793.22

### DISBURSEMENTS.

Losses and claims .....	\$3,967,083.94
Advance payments returned.....	21,850.59
Dividends to policy-holders.....	390.93
Salaries and commissions to agents.....	614,502.14
Salaries of officers and employees.....	352,296.88
Medical examiner's fees .....	69,044.89
Rent and taxes .....	241,336.89

1896.]

## CASUALTY COMPANIES.

379

Advertising and printing.....	\$88,574.46
All other .....	230,336.97
<i>(Total expenses of management, \$1,596,092.23.)</i>	
Total disbursements .....	<u>\$5,585,417.69</u>
Balance Dec. 31, 1896.....	<u><u>\$4,240,375.53</u></u>

## NET OR INVESTED ASSETS.

Cost value of real estate unencumbered.....	\$528,022.04
Loans on mortgages .....	1,933,100.00
Cost value of bonds and stocks owned.....	268,306.39
Cash in office .....	664.11
Cash in bank .....	456,007.52
Cash deposits on emergency or reserve fund account....	568,677.00
Agents' ledger balances .....	440,303.55
Furniture and fixtures .....	45,294.92
Total assets as per balance.....	<u>\$4,240,375.53</u>
Less depreciation .....	219,235.24
Total net or invested assets.....	<u><u>\$4,021,140.29</u></u>

## NON-INVESTED ASSETS.

Interest due and accrued.....	\$26,966.80
Rents due and accrued .....	5,709.61
Market value of real estate over cost.....	8,361.46
Market value of bonds and stocks over cost..	22,261.16
Death losses paid in anticipation of Feb. 1, 1897, assessment .....	<u>101,139.27</u>
Total non-invested assets .....	<u>164,438.30</u>
Gross assets .....	<u><u>\$4,185,578.59</u></u>

## LIABILITIES.

Advance assessments and dues.....	\$156,924.17
Outstanding bond obligations .....	<u>258,777.99</u>
Total actual liabilities .....	<u>\$415,702.16</u>
Balance, net assets .....	<u><u>\$3,769,876.43</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$1,476,997.36
due and unpaid .....	75,958.72
for losses unadjusted.....	195,530.04
<b>Total due from members.....</b>	<b>\$1,748,486.12</b>
Deduct estimated cost of collection.....	174,848.61
<b>Net amount due from members.....</b>	<b>\$1,573,637.51</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (104).....	\$392,700.00
in process of adjustment (121) .....	445,626.48
resisted (14) .....	89,000.00
<b>Total contingent mortuary liabilities.....</b>	<b>\$927,326.48</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	105,878	\$308,659,371.00
Certificates or policies written during year.....	30,936	73,026,330.00
<b>Total .....</b>	<b>136,814</b>	<b>\$381,685,701.00</b>
Certificates or policies ceased to be in force.....	18,365	56,659,640.00
<b>Certificates or policies in force Dec. 31, 1896</b>	<b>118,449</b>	<b>\$325,026,061.00</b>
<b>Losses and claims unpaid Dec. 31, 1895.....</b>	<b>266</b>	<b>\$838,149.22</b>
<b>Losses and claims incurred during year 1896....</b>	<b>1,336</b>	<b>4,331,215.00</b>
<b>Total .....</b>	<b>1,602</b>	<b>\$5,169,364.22</b>
<b>Losses and claims paid during 1896.....</b>	<b>1,334</b>	<b>3,967,083.94</b>
<b>Losses and claims unpaid Dec. 31, 1896.....</b>	<b>268</b>	<b>\$1,202,280.28</b>
Certificates or policies terminated by death.....	1,336	\$4,331,215.00
Certificates or policies not taken.....	5,602	17,112,575.00
Certificates or policies terminated by lapse.....	11,427	35,215,850.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec 31, 1895.....	86	\$280,500.00
Certificates or policies written during the year..	49	81,500.00
<b>Total .....</b>	<b>135</b>	<b>\$362,000.00</b>

1896.]

## CASUALTY COMPANIES.

381

Certificates or policies ceased to be in force.....	12	\$67,500.00
Certificates or policies in force Dec. 31, 1896	123	\$294,500.00
Certificates or policies not taken.....	2	\$11,500.00
Certificates or policies terminated by lapse.....	10	56,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$4,843.78

## NATIONAL LIFE ASSOCIATION.

HARTFORD, CONN.

Incorporated April, 1886. Commenced business March, 1888.

D. S. FLETCHER, *President*.H. T. BRAMAN, *Secretary*.

## INCOME.

Assessments, mortuary, \$569,878.97; expense, \$235,838.06	\$805,717.03
Interest .....	9,446.23
All other sources .....	18,336.78
Total income .....	\$833,500.04
Balance on hand Dec. 31, 1895.....	323,380.81
Total net resources .....	\$1,156,880.85

## DISBURSEMENTS.

Losses and claims .....	\$462,884.81
Paid for surrendered policies.....	27,940.11
Dividends to policy-holders .....	10,008.37
Dividends to stockholders .....	3,000.00
Salaries and commissions to agents.....	142,145.55
Salaries of officers and employees.....	31,806.90
Medical examiner's fees .....	9,616.50
Rent and taxes .....	4,665.91

Advertising and printing .....	\$5,677.61
All other .....	33,909.67
<i>(Total expenses of management, \$230,822.14.)</i>	
Total disbursements .....	<u>\$731,655.43</u>
Balance Dec. 31, 1896.....	<u>\$425,225.42</u>

## NET OR INVESTED ASSETS.

Cost value of real estate unencumbered.....	\$206,812.50
Loans on mortgages .....	72,692.57
Loans on collateral securities.....	29,686.96
Cost value of stocks and bonds.....	80,562.01
Cash in office .....	7,534.74
Cash in bank .....	15,059.52
Premium notes .....	3,167.37
Agents' ledger balances .....	9,709.75
Total net or invested assets.....	<u>\$425,225.42</u>

## NON-INVESTED ASSETS.

Interest due and accrued.....	\$1,749.68
Market value of real estate and stocks and bonds over cost .....	9,221.75
Total non-invested assets .....	<u>10,971.43</u>
Gross assets .....	<u>\$436,196.85</u>

## CONTINGENT MORTUARY RESOURCES.

Deferred premiums in process of collection, less cost of collection .....	\$45,500.00
Net liens on single premium policies .....	4,808,856.31
Total contingent resources .....	<u>\$4,854,356.31</u>

## CONTINGENT MORTUARY LIABILITIES.

Mortuary liability on all outstanding policies.....	\$4,851,240.00
Losses in process of adjustment (56).....	65,815.00
reported (5) .....	3,906.00
resisted (9) .....	36,237.00
Total contingent mortuary liabilities .....	<u>\$4,957,198.00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	16,401	\$30,741,500.00
Certificates or policies written during year.....	4,261	9,947,038.00
<b>Total .....</b>	<b>20,662</b>	<b>\$40,688,538.00</b>
Certificates or policies ceased to be in force.....	3,813	8,382,948.00
Certificates or policies in force Dec. 31, 1896.....	16,849	\$32,305,590.00
Losses and claims unpaid Dec. 31, 1895.....	33	\$100,250.00
Losses and claims incurred during year 1896.....	252	550,850.00
<b>Total .....</b>	<b>285</b>	<b>\$651,100.00</b>
Losses and claims paid during 1896.....	227	462,884.81
Losses and claims unpaid Dec. 31, 1896.....	58	\$188,215.19
Certificates or policies terminated by death.....	252	\$550,850.00
Certificates or policies terminated by lapse.....	3,561	7,832,098.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	43	\$171,000.00
Certificates or policies written during the year...	24	41,000.00
<b>Total .....</b>	<b>67</b>	<b>\$212,000.00</b>
Certificates or policies ceased to be in force.....	7	32,000.00
Certificates or policies in force Dec. 31, 1896..	60	\$180,000.00
Certificates or policies terminated by lapse.....	7	\$32,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$449.88



## NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

BOSTON, MASS.

Incorporated February 29, 1884. Commenced business March, 1884.

AUGUSTUS P. MARTIN, *President*.FRANKLIN J. MOORE, *Secretary*.

## INCOME.

Membership fees without deductions.....	\$14,111.80
Annual dues as per contract.....	307.00
Assessments, mortuary, \$82,968.00; expense, \$107,078.06..	190,046.06
Interest .....	2,273.47
All other sources .....	939.98
<b>Total income .....</b>	<b>\$207,678.31</b>
Balance on hand Dec. 31, 1895.....	78,121.37
<b>Total net resources .....</b>	<b>\$285,799.68</b>

## DISBURSEMENTS.

Losses and claims .....	\$84,977.82
Advance payments returned .....	1,578.88
Salaries and commissions to agents.....	61,608.09
Salaries of officers and employees.....	25,510.53
Medical examiner's fees and adjustment expenses.....	13,706.68
Rent and taxes .....	3,695.22
Advertising and printing .....	5,482.95
All other .....	11,391.52
<i>(Total expenses of management, \$121,394.99)</i>	
<b>Total disbursements .....</b>	<b>\$207,951.69</b>
Balance Dec. 31, 1896 .....	77,847.99

## NET OR INVESTED ASSETS.

Loans on mortgages .....	\$10,300.00
Cost value of bonds and stocks owned.....	34,933.10

1896.]

## CASUALTY COMPANIES.

385

Cash in office .....	\$194.71
Cash in bank .....	11,175.93
Cash deposits on emergency or reserve fund account....	19,468.65
Agents' ledger balances .....	1,775.60
Total assets as per balance.....	<u>\$77,847.99</u>
Less depreciation .....	1,775.60
Total net or invested assets.....	<u>\$76,072.39</u>

## NON-INVESTED ASSETS.

Interest accrued .....	\$347.79
Furniture and fixtures .....	3,827.32
Market value of stocks and bonds of cost....	361.90
Total non-invested assets .....	<u>4,537.01</u>
Gross assets .....	<u>\$80,609.40</u>

## LIABILITIES.

Taxes due and accrued.....	\$200.00
Advance assessments .....	182.65
All other liabilities .....	500.00
Total actual liabilities .....	<u>\$882.65</u>
Balance, net assets .....	<u><u>\$79,726.75</u></u>

## CONTINGENT MORTUARY AND INDEMNITY RESOURCES.

Assessments called, not yet due.....	\$3,830.00
for losses reported.....	5,517.85
for losses resisted .....	21,000.00
for losses unadjusted.....	10,961.11
Total due from members.....	<u>\$41,308.96</u>

## CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (1).....	\$150.00
in process of adjustment (46).....	10,961.00
reported (9) .....	5,517.85
resisted (6) .....	21,000.00
Total contingent mortuary liabilities.....	<u>\$37,628.96</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	11,021	\$62,045,550.00
Certificates or policies written during year.....	5,344	31,734,155.00
Total .....	16,365	\$93,779,705.00
Certificates or policies ceased to be in force.....	4,754	23,107,580.00
Certificates or policies in force Dec. 31, 1896.	11,611	\$70,672,125.00
Losses and claims unpaid Dec. 31, 1895.....	9	\$19,215.00
Losses and claims incurred during year 1896.....	1,121	86,912.82
Total .....	1,130	\$106,127.82
Losses and claims paid during 1896.....	1,123	84,977.82
Losses and claims unpaid Dec. 31, 1896.....	7	\$21,150.00
Certificates or policies terminated by death.....	9	\$39,250.00
Certificates or policies terminated by lapse.....	4,745	23,068,330.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	83	\$463,550.00
Certificates or policies written during the year...	33	164,425.00
Total .....	116	\$627,975.00
Certificates or policies ceased to be in force.....	47	197,725.00
Certificates or policies in force Dec. 31, 1896.	69	\$430,250.00
Losses and claims incurred and paid during 1896.	4	\$552.86
Certificates or policies terminated by lapse.....	47	\$197,725.00
Gross amount paid by New Hampshire members, without deductions .....		\$1,311.75

## NORTHWESTERN LIFE ASSURANCE COMPANY.

CHICAGO, ILL.

Incorporated June 27, 1874. Commenced business July, 1874.

DANIEL J. AVERY, *President.*CHARLES A. CAPWELL, *Secretary.*

## INCOME.

Assessments .....	\$2,315,607.07
Interest .....	24,322.74
All other sources .....	199,506.84
<b>Total income .....</b>	<b>\$2,539,436.65</b>
Balance on hand Dec. 31, 1895.....	870,021.94
<b>Total net resources .....</b>	<b>\$3,409,458.59</b>

## DISBURSEMENTS.

Losses and claims .....	\$1,881,964.79
Salaries and commissions to agents.....	217,790.55
Salaries of officers and employees.....	136,634.86
Medical examiner's fees .....	14,676.53
Rent and taxes .....	26,978.13
Advertising and printing .....	12,135.05
All other .....	77,399.64
<i>(Total expenses of management, \$485,614.76.)</i>	
<b>Total disbursements .....</b>	<b>\$2,367,579.55</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$1,041,879.04</b>

## NET OR INVESTED ASSETS.

Loans on mortgages .....	\$285,500.00
Cost value of bonds and stocks owned.....	394,547.69
Cash in office .....	973.23
Cash in bank .....	10,000.00

Cash deposits on emergency or reserve fund account...	\$262,291.73
Bills receivable .....	8,420.13
Agents' and other ledger balances.....	80,146.26
Total assets as per balance.....	\$1,041,879.04
Less depreciation .....	1,915.19
Total net or invested assets.....	\$1,039,963.85

## NON-INVESTED ASSETS.

Interest due .....	6,911.60
Gross assets .....	\$1,046,875.45

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$10,500.00
Advance assessments .....	16,827.61
Advance insurance fund .....	59,329.99
Agents' credit balances .....	1,410.20
Suspense account .....	263.25
Total actual liabilities .....	\$88,331.05
Balance, net assets .....	\$958,544.40

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments adjusted, not yet due.....	\$224,200.00
due and unpaid .....	45,000.00
for losses reported .....	203,000.00
for losses resisted .....	53,000.00
for losses unadjusted.....	8,000.00
Total due from members.....	\$533,200.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (74).....	\$224,200.00
in process of adjustment (3).....	8,000.00
reported (72) .....	203,000.00
resisted (16) .....	53,000.00
Total contingent mortuary liabilities.....	\$488,200.00

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	44,996	\$129,434,500.00
Certificates or policies written during year.....	4,785	11,548,500.00
Total .....	49,781	\$140,983,000.00
Certificates or policies ceased to be in force....	9,677	25,711,000.00
Certificates or policies in force Dec. 31, 1896	40,104	\$115,272,000.00
Losses and claims unpaid Dec. 31, 1895.....	156	\$476,000.00
Losses and claims incurred during year 1896....	595	1,921,500.00
Total .....	751	\$2,397,500.00
Losses and claims paid during 1896.....	587	1,881,964.79
Losses and claims unpaid Dec. 31, 1896.....	164	\$515,535.21
Certificates or policies settled by compromise... ..		\$40,835.21
Certificates or policies terminated by death.....	595	1,921,500.00
Certificates or policies not taken.....	643	1,494,000.00
Certificates or policies terminated by lapse.....	8,439	22,295,500.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895....	39	\$95,500.00
Certificates or policies written during the year..	6	13,000.00
Total .....	45	\$108,500.00
Certificates or policies ceased to be in force.....	4	14,000.00
Certificates or policies in force Dec. 31, 1896	41	\$94,500.00
Certificates or policies terminated by lapse.....	4	\$14,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$1,910.77

## SECURITY MUTUAL LIFE ASSOCIATION.

BINGHAMTON, N. Y.

Incorporated November 6, 1886. Commenced business January 3, 1887.

HENRY J. REINMUND, *President*.CHARLES M. TURNER, *Secretary*.

## INCOME.

Assessments, mortuary, \$211,399.54; expense, \$261,355.92	\$472,755.46
Interest and rent .....	12,317.65
All other sources .....	28.06
Total income .....	<u>\$485,101.17</u>
Balance on hand Dec. 31, 1895.....	366,552.18
Total net resources .....	<u>\$851,653.35</u>

## DISBURSEMENTS.

Losses and claims .....	\$125,135.33
Advance payments returned .....	6,101.58
Salaries and commissions to agents .....	215,320.31
Salaries of officers and employees.....	20,993.45
Medical examiner's fees .....	14,572.00
Rent and taxes .....	7,721.75
Advertising and printing .....	7,020.43
All other .....	13,020.55
<i>(Total expenses of management, \$278,648.49.)</i>	
Total disbursements .....	<u>\$409,885.40</u>
Balance Dec. 31, 1896.....	<u><u>\$441,767.95</u></u>

## NET OR INVESTED ASSETS.

Cost value of real estate unencumbered.....	\$9,966.45
Loans on mortgages .....	260,150.00
Loans on collaterals .....	300.00
Cost value of bonds and stocks owned.....	11,000.00
Cash in office .....	5,208.68

Cash in bank .....	\$5,856.12
Cash deposits on emergency or reserve fund account....	113,336.93
Agents' ledger balances secured.....	35,949.77
<b>Total assets, as per balance.....</b>	<b>\$441,767.95</b>
Less depreciation .....	4,665.71
<b>Total net or invested assets.....</b>	<b>\$437,102.24</b>

## NON-INVESTED ASSETS.

Interest due and accrued.....	\$4,022.35
Market value of stocks and bonds over cost. ....	25.85
<b>Total non-invested assets.....</b>	<b>4,048.20</b>
<b>Gross assets .....</b>	<b>\$441,150.44</b>

## LIABILITIES.

Salaries and office expenses due and accrued	\$2,865.48
All other liabilities .....	8,683.90
<b>Total actual liabilities .....</b>	<b>\$11,549.38</b>
<b>Balance net assets .....</b>	<b>\$429,601.06</b>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$115,315.79
Deduct estimated cost of collection.....	4,036.05
<b>Net amount due from members.....</b>	<b>\$111,279.74</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (17).....	\$26,666.66
in process of adjustment (4).....	21,000.00
reported (2) .....	10,000.00
resisted (2) .....	7,000.00
<b>Total contingent mortuary liabilities.....</b>	<b>\$64,666.66</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Dec. 31, 1895.....	8,409	\$20,137,350.00
Certificates or policies written during year.....	4,365	9,523,526.00
<b>Total .....</b>	<b>12,774</b>	<b>\$29,660,876.00</b>
Certificates or policies ceased to be in force.....	2,723	7,041,312.50
<b>Certificates or policies in force Dec. 31, 1896.</b>	<b>10,051</b>	<b>\$22,619,563.50</b>



# 392 ASSESSMENT, LIFE, AND CASUALTY COS. [Dec. 31, 1896.]

Losses and claims unpaid Dec. 31, 1895.....	5	\$30,911.70
Losses and claims incurred during year 1896.....	61	166,812.50
Total .....	66	\$197,724.20
Losses and claims paid during 1896.....	58	125,135.33
Losses and claims unpaid Dec. 31, 1896.....	8	\$72,588.87
Certificates or policies terminated by death.....	61	\$166,812.50
Certificates or policies not taken.....	554	1,441,500.00
Certificates or policies terminated by lapse.....	2,108	5,433,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	68	\$144,500.00
Certificates or policies written during the year...	70	99,500.00
Total .....	138	\$244,000.00
Certificates or policies ceased to be in force.....	49	89,000.00
Certificates or policies in force Dec. 31, 1896.	89	\$155,000.00
Certificates or policies terminated by death, 1896.	1	\$5,000.00
Certificates or policies terminated by death.....	1	\$5,000.00
Certificates or policies not taken.....	20	41,000.00
Certificates or policies terminated by lapse.....	28	43,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$2,897.31

# FRATERNAL BENEFICIARY ASSOCIATIONS.

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ABSTRACTS OF STATEMENTS SHOWING THEIR STANDING AND  
CONDITION DECEMBER 31, 1896.

## AMERICAN BENEFIT SOCIETY.

BOSTON, MASS.

Incorporated January 9, 1893. Commenced business January 17, 1893.

CHARLES H. BURR, *President.*

NORMAN P. CORMACK, *Secretary.*

### INCOME.

Membership fees without deductions.....	\$4,574.00
Annual dues as per contract.....	3,374.50
Mortuary assessments .....	23,662.62
All other sources .....	204.65
<b>Total income .....</b>	<b>\$31,815.77</b>
Balance on hand Dec. 31, 1895.....	2,439.29
<b>Total net resources .....</b>	<b>\$34,255.06</b>

### DISBURSEMENTS.

Losses and claims .....	\$25,500.00
Salaries and commissions to agents.....	4,947.20
Salaries of officers and employees.....	1,004.50
All other .....	2,370.69
<i>(Total expenses of management, \$8,322.39.)</i>	
<b>Total disbursements .....</b>	<b>\$33,822.39</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$432.67</b>

### NET OR INVESTED ASSETS.

Cash in office .....	\$2.47
Cash in bank .....	430.20
<b>Total net or invested assets.....</b>	<b>\$432.67</b>

## NON-INVESTED ASSETS.

Supplies on hand, office fixtures, etc.....	\$327.96
Gross assets .....	<u>\$760.63</u>

## LIABILITIES.

Advance assessments .....	\$3.30
All other liabilities .....	126.70
Total actual liabilities .....	<u>\$130.00</u>
Balance net assets .....	<u><u>\$630.63</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$4,865.83
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (4).....	\$4,500.00
resisted (1) .....	2,000.00
Total contingent mortuary liabilities.....	<u><u>\$6,500.00</u></u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	2,071	\$2,179,500.00
Certificates or policies written during the year...	2,497	2,595,000.00
Total .....	<u>4,568</u>	<u>\$4,774,500.00</u>
Certificates or policies ceased to be in force.....	767	685,000.00
Certificates or policies in force Dec. 31, 1896.	<u>3,801</u>	<u><u>\$4,089,500.00</u></u>
Losses and claims unpaid Dec. 31, 1895.....	1	\$2,000.00
Losses and claims incurred during year 1896.....	22	30,000.00
Total .....	<u>23</u>	<u>\$32,000.00</u>
Losses and claims paid during 1896.....	18	25,500.00
Losses and claims unpaid Dec. 31, 1896.....	<u>5</u>	<u>\$6,500.00</u>
Certificates or policies terminated by death.....	22	\$30,000.00
Certificates or policies terminated by lapse.....	745	655,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies written during the year...	446	\$472,000.00
Certificates or policies terminated by lapse.....	5	\$4,500.00
Certificates or policies in force Dec. 31, 1896	441	\$467,500.00
Certificates or policies terminated by lapse.....	5	\$4,500.00
Gross amount paid by New Hampshire members, without deductions .....		\$1,467.30

## AMERICAN LEGION OF HONOR.

BOSTON, MASS.

Incorporated March 11, 1879. Commenced business December 18, 1878.

JOHN M. GWINNELL, *President.*ADAM WARNOCK, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$4,084.00
Assessments .....	2,802,368.18
All other .....	47,143.75
Total income .....	\$2,853,595.93
Balance on hand Dec. 31, 1895.....	606,878.95
Total net resources .....	\$3,460,474.88

## DISBURSEMENTS.

Losses and claims .....	\$2,810,500.00
Relief benefits .....	20,538.70
Returned to councils .....	38,124.00
Salaries of officers and employees.....	23,694.00
All other .....	26,198.26
<i>(Total expenses of management, \$49,892.26.)</i>	
Total disbursements .....	\$2,919,054.96
Balance Dec. 31, 1896.....	\$541,419.92

## NET OR INVESTED ASSETS.

Cost value of real estate.....	\$90,000.00
Cost value of bonds and stocks owned.....	432,719.16
Cash in bank .....	18,700.76
Total assets as per balance.....	<u>\$541,419.92</u>
Less depreciation .....	1,719.16
Total net or invested assets.....	<u>\$539,700.76</u>

## NON-INVESTED ASSETS.

Market value of real estate over cost.....	\$20,000.00
Market value of stocks and bonds over cost...	<u>21,500.00</u>
Total non-invested assets.....	<u>41,500.00</u>
Gross assets .....	<u>\$581,200.76</u>

## LIABILITIES.

Losses adjusted, due, and unpaid.....	<u>\$53,500.00</u>
Balance net assets .....	<u><u>\$527,700.76</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments, due and unpaid.....	\$164,002.50
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	\$132,000.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895....	53,210	\$136,263,000.00
Certificates or policies written during year.....	<u>2,243</u>	<u>2,315,500.00</u>
Total .....	55,453	<u>\$138,578,500.00</u>
Certificates or policies ceased to be in force.....	<u>19,425</u>	<u>48,690,000.00</u>
Certificates or policies in force Dec. 31, 1896	<u>36,028</u>	<u><u>\$89,888,500.00</u></u>

Losses and claims unpaid Dec. 31, 1895.....	103	\$290,500.00
Losses and claims incurred during year 1896....	971	2,705,500.00
Total .....	1,074	\$2,996,000.00
Losses and claims paid during 1896.....	998	2,810,500.00
Losses and claims unpaid Dec. 31, 1896.....	76	\$185,500.00
Certificates or policies terminated by death.....	971	\$2,705,500.00
Certificates or policies terminated by lapse.....	18,451	45,984,500.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	141	\$382,500.00
Certificates or policies written during the year..	1	500.00
Total .....	142	\$383,000.00
Certificates or policies ceased to be in force.....	27	98,500.00
Certificates or policies in force Dec. 31, 1896	115	\$284,500.00
Losses and claims unpaid Dec. 31, 1895.....	1	\$1,000.00
Losses and claims incurred during 1896.....	4	6,000.00
Total .....	5	\$7,000.00
Losses and claims paid during 1896.....	4	6,000.00
Losses and claims unpaid Dec. 31, 1896.....	1	\$1,000.00
Certificates or policies terminated by death.....	4	\$6,000.00
Certificates or policies terminated by lapse.....	23	92,500.00
Gross amount paid by New Hampshire members, without deductions .....		\$7,987.96

## AMERICAN ORDER FRATERNAL HELPERS.

BOSTON, MASS.

Incorporated July 13, 1892. Commenced business August 1, 1892.

SAMUEL P. TENNEY, *President*.JOSHUA C. SIMMONS, *Secretary*.

## INCOME.

Membership fees without deductions .....	\$1,336.00
Mortuary assessments .....	10,550.50
Medical examiners' fees paid by applicant .....	652.50
All other sources .....	2,933.05
Total income .....	<u>\$15,472.05</u>
Balance on hand Dec. 31, 1895 .....	723.71
Total net resources .....	<u>\$16,195.76</u>

## DISBURSEMENTS.

Losses and claims .....	\$10,061.29
Salaries of officers and employees .....	1,404.00
Medical examiners' fees .....	652.50
All other .....	2,963.34
<i>(Total expenses of management, \$5,019.84.)</i>	
Total disbursements .....	<u>\$15,081.13</u>
Balance Dec. 31, 1896 .....	<u>\$1,114.63</u>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$1,114.63
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## NON-INVESTED ASSETS.

Due from subordinate lodges .....	229.15
Gross assets .....	<u>\$1,343.78</u>



## LIABILITIES.

Borrowed money (contingent) .....	<u>\$3,126.00</u>
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	1,644	\$2,458,000.00
Certificates or policies written during year.....	668	1,143,500.00
Total .....	<u>2,312</u>	<u>\$3,601,500.00</u>
Certificates or policies ceased to be in force.....	163	223,000.00
Certificates or policies in force Dec. 31, 1896	<u>2,149</u>	<u>\$3,378,500.00</u>
Losses and claims unpaid Dec. 31, 1895.....	4	\$6,000.00
Losses and claims incurred during year 1896.....	13	17,000.00
Total .....	<u>17</u>	<u>\$23,000.00</u>
Losses and claims paid during 1896.....	17	23,000.00
Certificates or policies terminated by death.....	13	\$17,000.00
Certificates or policies terminated by lapse.....	146	206,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	99	\$139,500.00
Certificates or policies written during the year...	37	51,000.00
Total .....	<u>136</u>	<u>\$190,500.00</u>
Certificates or policies ceased to be in force.....	11	13,500.00
Certificates or policies in force Dec. 31, 1896	<u>125</u>	<u>\$177,000.00</u>
Certificates or policies terminated by lapse.....	11	\$13,500.00
Gross amount paid by New Hampshire members, without deductions .....		\$129.50

# SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION.

BROOKLYN, N. Y.

Incorporated September 5, 1881. Commenced business October 12, 1881.

JOHN MCGUIRE, *President.*

JOHN D. CARROLL, *Secretary.*

## INCOME.

Mortuary assessments .....	\$1,009,544.44
All other sources .....	35,091.50
Total income .....	<u>\$1,044,635.94</u>
Balance on hand Dec. 31, 1895.....	3,971.58
Total net resources .....	<u>\$1,048,607.52</u>

## DISBURSEMENTS.

Losses and claims .....	\$1,007,287.74
Permanent disability benefits .....	4,000.00
Salaries and commissions to agents.....	9,124.91
Salaries of officers and employees.....	10,066.00
All other .....	12,959.26
<i>(Total expenses of management, \$32,150.17.)</i>	
Total disbursements .....	<u>\$1,043,437.91</u>
Balance Dec. 31, 1896.....	<u>\$5,169.61</u>

## NET OR INVESTED ASSETS.

Cash in office .....	\$500.00
Cash in bank .....	5,169.61
Total net or invested assets.....	<u>\$5,669.61</u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$238,500.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (70).....	\$128,696.39
in process of adjustment (31).....	56,000.00
reported (43) .....	80,500.00
resisted (3) .....	7,000.00
Total contingent mortuary liabilities.....	<u>\$272,196.39</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	41,120	\$71,279,500.00
Certificates or policies written during year.....	6,026	7,466,500.00
Total .....	47,146	\$78,746,000.00
Certificates or policies ceased to be in force.....	2,095	3,231,500.00
Certificates or policies in force Dec. 31, 1896.	<u>45,051</u>	<u>\$75,514,500.00</u>
Losses and claims unpaid Dec. 31, 1895.....	113	\$228,785.73
Losses and claims incurred during year 1896.....	597	1,050,698.40
Total .....	710	\$1,279,484.13
Losses and claims paid during 1896.....	563	1,007,287.74
Losses and claims unpaid Dec. 31, 1896.....	147	\$272,196.39
Certificates or policies terminated by death.....	597	\$1,056,500.00
Certificates or policies terminated by lapse.....	1,498	2,175,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	13	\$23,000.00
Certificates or policies ceased to be in force.....	2	3,000.00
Certificates or policies in force Dec. 31, 1896.	<u>11</u>	<u>\$20,000.00</u>
Certificates or policies terminated by lapse.....	<u>2</u>	<u>\$3,000.00</u>
Gross amount paid by New Hampshire members, without deductions .....		\$347.98

## CATHOLIC KNIGHTS OF AMERICA.

FORT WAYNE, IND.

Incorporated April 1, 1880. Commenced business May 1, 1877.

EDWARD FEENEY, *President.*WILLIAM S. O'ROURKE, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$3,124.00
Annual dues as per contract.....	24,416.98
Mortuary assessments .....	715,529.62
Medical examiners' fees paid by applicant.....	1,526.00
All other sources .....	46,311.13
<b>Total income .....</b>	<b>\$790,907.73</b>
Balance on hand Dec. 31, 1895.....	350,299.71
<b>Total net resources .....</b>	<b>\$1,141,207.44</b>

## DISBURSEMENTS.

Losses and claims .....	\$679,333.35
Salaries of officers and employees.....	8,337.34
Medical examiner's fees .....	1,526.00
All other .....	42,561.58
<i>(Total expenses of management, \$52,424.92.)</i>	
<b>Total disbursements .....</b>	<b>\$731,758.27</b>
Balance Dec. 31, 1896.....	\$409,449.17

## NET OR INVESTED ASSETS.

Cost value of real estate.....	\$20,000.00
Cost value of bonds and stocks owned.....	371,330.34
Cash in office .....	566.76
Cash in bank .....	17,552.07
<b>Total assets, as per balance.....</b>	<b>\$409,449.17</b>
Less depreciation .....	3,350.34
<b>Total net or invested assets.....</b>	<b>\$406,098.83</b>

## NON-INVESTED ASSETS.

Supplies on hand, office fixtures, etc.....	\$750.00	
Ledger accounts .....	882.98	
		<hr/>
Total non-invested assets .....		\$1,632.98
		<hr/>
Gross assets .....		\$407,731.81

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$5,708.32	
		<hr/>
Balance net assets .....	\$402,023.49	
		<hr/> <hr/>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$66,781.32	
due and unpaid .....	33,371.45	
		<hr/>
Total due from members.....	\$100,152.77	

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (26).....	\$48,000.00	
in process of adjustment (20).....	35,000.00	
reported (3) .....	5,000.00	
		<hr/>
Total contingent mortuary liabilities.....	\$88,000.00	

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	22,644	\$38,553,500.00
Certificates or policies written during year.....	2,903	3,514,500.00
		<hr/>
Total .....	25,547	\$42,068,000.00
Certificates or policies ceased to be in force.....	1,506	3,176,500.00
		<hr/>
Certificates or policies in force Dec. 31, 1896	24,041	\$38,891,500.00
		<hr/> <hr/>
Losses and claims unpaid Dec. 31, 1895.....	65	\$117,041.67
Losses and claims incurred during year 1896....	370	652,000.00
		<hr/>
Total .....	435	\$769,041.67

1896.]

## FRATERNAL BENEFICIARY ASS'NS.

405

Losses and claims paid during 1896.....	379	<u>\$679,333.33</u>
Losses and claims unpaid Dec. 31, 1896.....	56	<u>\$89,708.32</u>
Certificates or policies terminated by death....	348	\$696,000.00
Certificates or policies terminated by lapse....	<u>1,158</u>	<u>2,480,500.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies written during the year..	30	\$17,500.00
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## CATHOLIC ORDER OF FORESTERS.

CHICAGO, ILL.

Incorporated May 24, 1883. Commenced business May 24, 1883.

THOMAS H. CANNON, *President.*THEO B. THIELE, *Secretary.*

## INCOME.

Assessments .....	\$326,488.31
All other sources .....	<u>20,169.91</u>
Total income .....	\$346,658.22
Balance on hand Dec. 31, 1895.....	<u>21,428.40</u>
Total net resources .....	\$368,086.62

## DISBURSEMENTS.

Losses and claims .....	\$293,442.84
Salaries and commissions to agents.....	4,100.00
Salaries of officers and employees.....	9,990.60
All other .....	18,869.12
<i>(Total expenses of management, \$32,959.72.)</i>	
Total disbursements .....	<u>\$326,402.56</u>
Balance Dec. 31, 1896.....	<u>\$41,684.06</u>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$37,452.51
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## NON-INVESTED ASSETS.

Supplies on hand, office fixtures, etc.....	4,231.55
Gross assets .....	<u>\$41,684.06</u>

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$7,200.00
Balance net assets .....	<u><u>\$34,484.06</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments, due and unpaid.....	\$4,679.82
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	34,847	\$34,847,000.00
Certificates or policies written during year.....	11,493	12,996,000.00
Total .....	<u>46,340</u>	<u>\$47,843,000.00</u>
Certificates or policies ceased to be in force.....	2,442	2,446,000.00
Certificates or policies in force Dec. 31, 1896.	<u>43,898</u>	<u>\$45,397,000.00</u>
Losses and claims unpaid Dec. 31, 1895.....	14	\$14,000.00
Losses and claims incurred during year 1896.....	286	290,000.00
Total .....	<u>300</u>	<u>\$304,000.00</u>
Losses and claims paid during 1896.....	293	293,442.84
Losses and claims unpaid Dec. 31, 1896.....	7	\$10,557.16
Certificates or policies terminated by death.....	286	\$290,000.00
Certificates or policies terminated by lapse.....	2,156	2,156,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	952	\$952,000.00
Certificates or policies written during the year..	494	538,000.00
Total .....	<u>1,446</u>	<u>\$1,490,000.00</u>
Certificates or policies ceased to be in force.....	55	55,000.00
Certificates or policies in force Dec. 31, 1896.	<u>1,391</u>	<u>\$1,445,000.00</u>

1896.]

# FRATERNAL BENEFICIARY ASS'N.

417

Losses and claims incurred and paid during 1896..	5	\$5,368.38
Certificates or policies terminated by death.....	5	\$5,368.38
Certificates or policies terminated by lapse.....	50	50,000.00
Gross amount paid by New Hampshire members without deductions .....		\$1,463.84

## CHRISTIAN BURDEN BEARERS' ASSOCIATION.

MANCHESTER, N. H.

Incorporated June, 1885. Commenced business June, 1885.

FRANK BURR, *President.*

C. R. CROSETT, *Secretary.*

### INCOME.

Membership fees without deductions.....	\$133.00
Mortuary assessments .....	22,025.56
All other sources .....	609.32
Total income .....	\$22,967.78
Balance on hand Dec. 31, 1895.....	24,623.88
Total net resources .....	\$47,591.66

### DISBURSEMENTS.

Losses and claims .....	\$12,500.00
Salaries of officers and employees.....	1,717.13
All other .....	1,233.58
<i>(Total expenses of management, \$2,950.71.)</i>	
Total disbursements .....	\$15,450.71
Balance Dec. 31, 1896.....	\$32,140.95

### NET OR INVESTED ASSETS.

Loans on collaterals .....	\$15,000.00
Cash in bank .....	17,140.95
Total net or invested assets.....	\$32,140.95



## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Dec. 31, 1895.....	1,709	\$1,667,500.00
Certificates or policies written during year.....	133	130,000.00
Total .....	1,842	\$1,797,500.00
Certificates or policies ceased to be in force.....	73	72,500.00
Certificates or policies in force Dec. 31, 1896	1,769	\$1,725,000.00
Losses and claims unpaid Dec. 31, 1895.....	4	\$4,000.00
Losses and claims incurred during year 1896.....	9	8,500.00
Total .....	13	\$12,500.00
Losses and claims paid during 1896.....	13	12,500.00
Certificates or policies terminated by death.....	9	\$8,500.00
Certificates or policies terminated by lapse.....	62	62,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	292	\$286,000.00
Certificates or policies written during the year...	15	14,500.00
Total .....	307	\$300,500.00
Certificates or policies ceased to be in force.....	6	6,000.00
Certificates or policies in force Dec. 31, 1896	301	\$294,500.00
Losses and claims unpaid Dec. 31, 1895.....	1	\$1,000.00
Losses and claims incurred during 1896.....	3	3,000.00
Total .....	4	\$4,000.00
Losses and claims paid during 1896.....	4	4,000.00
Certificates or policies terminated by death.....	3	\$3,000.00
Certificates or policies terminated by lapse.....	2	2,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$4,122.95

## UNITED ORDER OF THE GOLDEN CROSS.

KNOXVILLE, TENN.

Incorporated July, 1876. Commenced business July 4, 1876.

ALGERNON S. BANGS, *President.*W. R. COOPER, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$7,262.00
Annual dues as per contract.....	1,156.40
Assessments .....	473,634.45
Medical examiners' fees paid by applicant.....	3,950.00
All other sources .....	1,135.56
Total income .....	<u>\$487,138.41</u>
Balance on hand Dec. 31, 1895.....	13,604.77
Total net resources.....	<u>\$500,743.18</u>

## DISBURSEMENTS.

Losses and claims .....	\$445,500.00
Salaries of officers and employees.....	8,777.98
Medical examiners' fees paid by the association.....	3,950.00
All other .....	31,012.81
<i>(Total expenses of management, \$43,740.79.)</i>	
Total disbursements .....	<u>\$489,240.79</u>
Balance Dec. 31, 1896.....	<u>\$11,502.39</u>

## NET OR INVESTED ASSETS.

Cash in office .....	\$11,502.39
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## LIABILITIES.

Losses adjusted, due and unpaid.....	\$5,000.00
Balance net assets .....	<u>\$6,502.39</u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$30,000.00
due and unpaid .....	2,800.00
for losses unadjusted .....	60,000.00
<b>Total due from members.....</b>	<b>\$92,800.00</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adusted, not yet due (38).....	\$54,500.00
in process of adjustment (7).....	12,000.00
resisted (4) .....	6,000.00
<b>Total contingent mortuary liabilities.....</b>	<b>\$72,500.00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	27,646	\$38,078,000.00
Certificates or policies written during year.....	7,820	10,557,000.00
<b>Total .....</b>	<b>35,466</b>	<b>\$48,635,000.00</b>
Certificates or policies ceased to be in force.....	2,960	5,244,000.00
<b>Certificates or policies in force Dec. 31, 1896</b>	<b>32,506</b>	<b>\$43,391,000.00</b>
 Losses and claims unpaid Dec. 31, 1895.....	 28	 \$48,000.00
Losses and claims incurred during year 1896.....	307	475,000.00
<b>Total .....</b>	<b>335</b>	<b>\$523,000.00</b>
Losses and claims paid during 1896.....	284	445,500.00
<b>Losses and claims unpaid Dec. 31, 1896.....</b>	<b>51</b>	<b>\$76,500.00</b>
Certificates or policies terminated by death.....	307	\$475,000.00
Certificates or policies terminated by lapse.....	2,653	4,769,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	2,834	\$3,755,500.00
Certificates or policies written during year.....	401	521,500.00
<b>Total .....</b>	<b>3,235</b>	<b>\$4,277,000.00</b>
Certificates or policies ceased to be in force.....	190	316,500.00
<b>Certificates or policies in force Dec. 31, 1896</b>	<b>3,045</b>	<b>\$3,960,500.00</b>

1896.]                      FRATERNAL BENEFICIARY ASS'NS.                      411

Losses and claims unpaid Dec. 31, 1895.....	3	\$4,000.00
Losses and claims incurred during 1896.....	29	36,500.00
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Total .....	32	\$40,500.00
Losses and claims paid during 1896.....	26	34,000.00
		<hr/>
Losses and claims unpaid Dec. 31, 1896.....	6	\$6,500.00
Certificates or policies terminated by death.....	29	\$36,500.00
Certificates or policies terminated by lapse.....	161	280,000.00
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Gross amount paid by New Hampshire members, without deduction .....		\$46,558.93

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ROYAL SOCIETY OF GOOD FELLOWS.

PROVIDENCE, R. I.

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Incorporated February 23, 1882. Commenced business April, 1882.

W. R. SPOONER, *President.*

JAMES W. SWOGER, *Secretary.*

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INCOME.

Membership fees without deductions.....	\$16,712.18
Mortuary assessments .....	358,785.55
All other sources .....	10,480.27
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Total income .....	\$385,978.00
Balance on hand Dec. 31, 1895.....	1,870.52
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Total net resources .....	\$387,848.52

DISBURSEMENTS.

Losses and claims .....	\$359,518.62
Salaries of officers and employees.....	12,784.16
All other .....	14,760.65
<i>(Total expenses of management, \$27,544.81.)</i>	
	<hr/>
Total disbursements .....	\$387,063.43
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Balance Dec. 31, 1896.....	\$785.09
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1896.]

## FRATERNAL BENEFICIARY ASS'NS.

413

Losses and claims unpaid December 31, 1895.....	34	\$72,000.00
Losses and claims incurred during 1896.....	142	339,000.00
Total .....	176	\$411,000.00
Losses and claims paid during 1896.....	156	350,018.62
Losses and claims unpaid Dec. 31, 1896.....	20	\$60,981.38
Certificates or policies terminated by death.....	142	\$339,000.00
Certificates or policies terminated by lapse.....	1,528	2,664,500.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	211	\$436,000.00
Certificates or policies written during the year..	1	1,000.00
Total .....	212	\$437,000.00
Certificates or policies ceased to be in force.....	16	28,500.00
Certificates or policies in force Dec. 31, 1896.	196	\$408,500.00
Losses and claims incurred and paid during 1896	1	\$3,000.00
Certificates or policies terminated by death.....	1	\$3,000.00
Certificates or policies terminated by lapse.....	15	25,500.00
Gross amount paid by New Hampshire members, without deductions .....		\$6,601.32

## IMPROVED ORDER OF HEPTASOPHS.

BALTIMORE, MD.

Incorporated August 23, 1873. Commenced business August 23, 1873.

M. G. COHEN, *President.*SAMUEL H. TATTERSALL, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$51,999.00
Assessments .....	531,210.31
Medical examiners' fees paid by applicant.....	12,997.50
All other sources .....	2,724.29
Total income .....	\$598,931.10
Balance on hand Dec. 31, 1895.....	38,379.24
Total net resources .....	\$637,310.34

## DISBURSEMENTS.

Losses and claims .....	\$479,000.00
Contingent fund in hands of officers.....	950.00
Salaries and commissions to agents.....	52,840.88
Salaries of officers and employees.....	18,734.17
Medical examiners' fees .....	12,997.50
All other .....	18,716.87
<i>(Total expenses of management, \$103,289.00.)</i>	
Total disbursements .....	\$583,239.42
Balance Dec. 31, 1896.....	\$54,070.92

## NET OR INVESTED ASSETS.

Cash in bank .....	\$54,070.92
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## NON-INVESTED ASSETS.

Contingent fund in hands of officers.....	950.00
Gross assets .....	\$55,020.92

**LIABILITIES.**

Losses adjusted, due, and unpaid.....	\$8,000.00
Balance, net assets .....	<u>\$47,020.92</u>

**EXHIBIT OF CERTIFICATES OR POLICIES.**

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	25,325	\$47,021,000.00
Certificates or policies written during year.....	8,665	14,970,000.00
Total .....	33,990	\$61,991,000.00
Certificates or policies ceased to be in force.....	2,069	3,602,000.00
Certificates or policies in force Dec. 31, 1896	31,921	<u>\$58,389,000.00</u>
Losses and claims unpaid Dec. 31, 1895.....	4	\$11,000.00
Losses and claims incurred during year 1896.....	244	476,000.00
Total .....	248	\$487,000.00
Losses and claims paid during 1896.....	242	479,000.00
Losses and claims unpaid Dec. 31, 1896.....	6	\$8,000.00
Certificates or policies terminated by death.....	244	\$476,000.00
Certificates or policies terminated by lapse.....	1,825	3,126,000.00

**INDEPENDENT ORDER OF FORESTERS.**

TORONTO, CANADA.

Incorporated July 1, 1881. Commenced business July 1, 1881.

ORONHYATEKHA, M. D., *President.* JOHN A. MCGILLIVRAY, *Secretary.***INCOME.**

Membership fees without deductions.....	\$28,858.00
Annual dues as per contract.....	27,365.52
Assessments .....	1,210,761.79
All other sources .....	107,087.36
Total income .....	<u>\$1,374,072.67</u>
Balance on hand Dec. 31, 1895.....	1,452,615.48
Total net resources .....	<u>\$2,826,688.15</u>



## DISBURSEMENTS.

Losses and claims .....	\$712,507.76
Advance payments returned .....	532.06
Salaries of officers and employees.....	110,073.65
Medical examiners' fees .....	1,482.95
All other .....	88,830.79
<i>(Total expenses of management, \$200,387.39.)</i>	
Total disbursements .....	<u>\$913,427.21</u>
Balance Dec. 31, 1896.....	<u><u>\$1,913,260.94</u></u>

## NET OR INVESTED ASSETS.

Cost value of real estate.....	\$69,700.00
Loans on mortgages .....	1,166,320.02
Cost value of bonds and stocks owned.....	142,533.10
Cash in bank .....	534,707.82
Total net or invested assets.....	<u>\$1,913,260.94</u>

## NON-INVESTED ASSETS.

Interest due and accrued.....	\$65,233.46
Supplies on hand, office fixtures, etc.....	665.71
Total non-invested assets .....	<u>65,899.17</u>
Gross assets .....	<u>\$1,979,160.11</u>

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$17,181.67
Balance net assets .....	<u><u>\$1,961,978.44</u></u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	86,521	\$108,027,500.00
Certificates or policies written during year.....	24,124	28,858,000.00
Total .....	110,645	<u>\$136,885,500.00</u>
Certificates or policies ceased to be in force.....	7,807	8,094,500.00
Certificates or policies in force Dec. 31, 1896	102,838	<u><u>\$128,791,000.00</u></u>

1896.]

## FRATERNAL BENEFICIARY ASS'NS.

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Losses and claims unpaid Dec. 31, 1895.....	.....	\$19,975.00
Losses and claims incurred during year 1896....	527	709,714.43
	<hr/>	<hr/>
Total .....	527	\$729,689.43
Losses and claims paid during 1896.....	.....	712,507.76
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1896.....	.....	\$17,181.67
Certificates or policies terminated by death.....	527	\$655,731.38
Certificates or policies terminated by lapse....	7,280	7,438,768.62
	<hr/>	<hr/>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895....	275	\$287,000.00
Certificates or policies written during the year.	326	330,500.00
	<hr/>	<hr/>
Total .....	601	\$617,500.00
Certificates or policies ceased to be in force.....	13	12,500.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31, 1896	588	\$605,000.00
	<hr/>	<hr/>
Losses and claims incurred and paid during 1896	6	\$6,000.00
	<hr/>	<hr/>
Certificates or policies terminated by death.....	6	\$6,000.00
Certificates or policies terminated by lapse.....	7	6,500.00
	<hr/>	<hr/>
Gross amount paid by New Hampshire members, without deductions .....		\$4,831.59

## KNIGHTS OF COLUMBUS.

NEW HAVEN, CONN.

Incorporated March 29, 1882. Commenced business February 2, 1882.

JOHN J. PHELAN, *President.*DANIEL COLWELL, *Secretary.*

## INCOME.

Assessments .....	\$143,114.70
Medical examiners' fees paid by applicant.....	1,869.00
All other sources .....	938.05
Total income .....	\$145,921.75
Balance on hand Dec. 31, 1895.....	40,411.39
Total net resources .....	\$186,333.14

## DISBURSEMENTS.

Losses and claims .....	\$91,000.00
Salaries of officers and employees.....	8,662.11
Medical examiners' fees .....	1,869.00
All other .....	9,250.67
<i>(Total expenses of management, \$19,781.78.)</i>	
Total disbursements .....	\$110,781.78
Balance Dec. 31, 1896.....	\$75,551.36

## NET OR INVESTED ASSETS.

Loans on mortgages .....	\$25,000.00
Cash in office .....	1,290.19
Cash in bank .....	49,261.18
Agents' ledger balances .....	19,455.97
Total net or invested assets.....	\$95,007.34

**LIABILITIES.**

Losses adjusted, due and unpaid.....	\$14,133.65
Balance, net assets .....	<u>\$80,873.69</u>

**EXHIBIT OF CERTIFICATES OR POLICIES.**

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	10,320	\$10,358,000.00
Certificates or policies written during year.....	3,377	3,377,000.00
Total .....	13,697	\$13,735,000.00
Certificates or policies ceased to be in force.....	459	459,000.00
Certificates or policies in force Dec. 31, 1896	13,238	<u>\$13,276,000.00</u>
Losses and claims unpaid Dec. 31, 1895.....	31	\$31,000.00
Losses and claims incurred during year 1896.....	73	74,000.00
Total .....	104	\$105,000.00
Losses and claims paid during 1896.....	90	91,000.00
Losses and claims unpaid Dec. 31, 1896.....	14	\$14,000.00
Certificates or policies terminated by death.....	73	\$74,000.00
Certificates or policies terminated by lapse.....	386	386,000.00

**BUSINESS IN NEW HAMPSHIRE.**

Certificates or policies in force Dec. 31, 1895.....	179	\$179,000.00
Certificates or policies written during year.....	26	28,000.00
Total .....	205	\$205,000.00
Certificates or policies ceased to be in force.....	56	56,000.00
Certificates or policies in force Dec. 31, 1896	149	<u>\$149,000.00</u>
Losses and claims incurred and paid during 1896.	1	\$1,000.00
Certificates or policies terminated by death.....	1	\$1,000.00
Certificates or policies terminated by lapse.....	55	55,000.00
Gross amount paid by New Hampshire members, without deductions .....		<u>\$1,739.94</u>

## SUPREME LODGE KNIGHTS OF HONOR.

ST. LOUIS, MO.

Incorporated March 30, 1876. Commenced business June 30, 1873.

JOHN MULLIGAN, *President.*B. F. NELSON, *Secretary.*

## INCOME.

Membership fees .....	\$2,234.50
Annual dues as per contract.....	201.65
Assessments .....	4,261,083.99
All other sources .....	8,270.10
<b>Total income .....</b>	<b>\$4,271,790.24</b>
Balance on hand Dec. 31, 1895.....	77,966.23
<b>Total net resources .....</b>	<b>\$4,349,756.47</b>

## DISBURSEMENTS.

Losses and claims .....	\$4,155,004.47
Salaries of officers and employees.....	30,101.01
Medical examiners' fees .....	369.00
All other .....	76,474.87
<i>(Total expenses of management, \$106,944.88.)</i>	
<b>Total disbursements .....</b>	<b>\$4,261,949.35</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$87,807.12</b>

## NET OR INVESTED ASSETS.

Cash in office .....	\$1,905.98
Cash in bank .....	85,901.14
<b>Total net or invested assets.....</b>	<b>\$87,807.12</b>

## NON-INVESTED ASSETS.

Due from grand and subordinate lodges.....	\$1,369.08	
Supplies on hand, office fixtures, etc.....	9,764.60	
	<hr/>	
Total non-invested assets .....		\$11,133.68
		<hr/>
Gross assets .....		\$98,940.80

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$58,166.67	
All other liabilities .....	30.36	
	<hr/>	
Total actual liabilities .....		\$58,197.03
		<hr/>
Balance net assets .....		\$40,743.77
		<hr/> <hr/>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$305,880.95
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## CONTINGENT MORTUARY LIABILITIES.

Losses reported (90).....	\$184,000.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	115,212	\$215,258,500.00
Certificates or policies written during year.....	8,358	11,217,000.00
	<hr/>	<hr/>
Total .....	123,570	\$226,475,500.00
Certificates or policies ceased to be in force.....	26,937	48,448,500.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31, 1896	96,633	\$178,027,000.00
	<hr/> <hr/>	<hr/> <hr/>
Losses and claims unpaid Dec. 31, 1895.....	43	\$87,200.02
Losses and claims incurred during year 1896....	2,137	4,125,971.12
	<hr/>	<hr/>
Total .....	2,180	\$4,213,171.14
Losses and claims paid during 1896.....	2,148	4,155,004.47
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1896.....	32	\$58,166.67
Certificates or policies terminated by death.....	2,137	\$4,129,000.00
Certificates or policies terminated by lapse.....	24,800	44,319,500.00
	<hr/> <hr/>	<hr/> <hr/>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895....	659	\$1,279,500.00
Certificates or policies written during the year..	43	48,500.00
Total .....	702	\$1,328,000.00
Certificates or policies ceased to be in force.....	99	196,000.00
Certificates or policies in force Dec. 31, 1896	603	\$1,132,000.00
Losses and claims incurred and paid during 1896	6	\$12,000.00
Certificates or policies terminated by death.....	6	\$12,000.00
Certificates or policies terminated by lapse.....	93	184,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$26,381.34

## KNIGHTS AND LADIES OF HONOR.

## INDIANAPOLIS, IND.

Incorporated March, 1878. Commenced business September, 1877.

L. B. LOCKARD, *President.*

C. W. HARVEY, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$7,618.00
Annual dues as per contract.....	43,031.20
Mortuary assessments .....	1,327,492.00
All other sources .....	4,312.39
Total income .....	\$1,382,453.59
Balance on hand Dec. 31, 1895.....	26,941.91
Total net resources .....	\$1,409,395.50

## DISBURSEMENTS.

Losses and claims .....	\$1,330,400.01
Salaries of officers and employees .....	33,075.98
All other .....	21,599.64
<i>(Total expenses of management, \$54,675.62.)</i>	
Total disbursements .....	<u>\$1,385,075.63</u>
Balance Dec. 31, 1896.....	<u><u>\$24,319.87</u></u>

## NET OR INVESTED ASSETS.

Cost value of real estate.....	\$6,503.00
Cash in bank .....	<u>17,816.87</u>
Total net or invested assets.....	<u>\$24,319.87</u>

## NON-INVESTED ASSETS.

Market value of real estate over cost.....	\$706.76
Interest due .....	64.82
Supplies on hand, office fixtures, etc.....	717.19
Due from grand and subordinate lodges.....	<u>20,031.00</u>
Total non-invested assets .....	<u>21,519.77</u>
Gross assets .....	<u>\$45,839.64</u>

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$23,500.00
Taxes due and accrued .....	<u>154.40</u>
Total actual liabilities .....	<u>\$23,654.40</u>
Balance, net assets .....	<u><u>\$22,185.24</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$76,000.00
due and unpaid .....	<u>150,250.45</u>
Total due from members.....	<u>\$226,250.45</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (111).....	\$135,500.00
in process of adjustment (24).....	27,583.33
reported (64) .....	<u>82,500.00</u>
Total contingent mortuary liabilities.....	<u>\$245,583.33</u>



## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	76,221	\$91,744,000.00
Certificates or policies written during year.....	6,294	6,430,500.00
Total .....	82,515	\$98,174,500.00
Certificates or policies ceased to be in force.....	11,588	13,712,500.00
Certificates or policies in force Dec. 31, 1896	70,927	\$84,462,000.00
Losses and claims unpaid Dec. 31, 1895.....	206	\$249,833.34
Losses and claims incurred during year 1896.....	1,080	1,349,650.00
Total .....	1,286	\$1,599,483.34
Losses and claims paid during 1896.....	1,070	1,330,400.01
Losses and claims unpaid Dec. 31, 1896.....	216	\$269,083.33
Certificates or policies terminated by death.....	1,061	\$1,335,500.00
Certificates or policies terminated by lapse.....	10,527	12,377,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	253	\$267,500.00
Certificates or policies written during the year..	2	3,000.00
Total .....	255	\$270,500.00
Certificates or policies ceased to be in force.....	26	27,000.00
Certificates or policies in force Dec. 31, 1896	229	\$243,500.00
Losses and claims unpaid Dec. 31, 1895.....	1	\$1,000.00
Losses and claims incurred during 1896.....	3	3,000.00
Total .....	4	\$4,000.00
Losses and claims paid during 1896.....	1	1,000.00
Losses and claims unpaid Dec. 31, 1896.....	3	\$3,000.00
Certificates or policies terminated by death.....	3	\$3,000.00
Certificates or policies terminated by lapse.....	23	24,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$4,185.10

## KNIGHTS OF THE MACCABEES OF THE WORLD.

PORT HUBON, MICH.

Incorporated 1885. Commenced business September, 1883.

D. P. MARKEY, *President.*N. S. BOYNTON, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$14,569.30
Annual dues as per contract.....	2,518.22
Assessments .....	1,256,896.83
All other sources .....	10,943.41
Total income .....	<u>\$1,284,927.76</u>
Balance on hand Dec. 31, 1895.....	178,824.14
Total net resources .....	<u>\$1,463,751.90</u>

## DISBURSEMENTS.

Losses and claims .....	\$992,874.85
Advance payments returned .....	328.35
Salaries of officers and employees.....	52,331.65
Medical examiners' fees .....	35.70
All other .....	101,266.94
<i>(Total expenses of management, \$153,634.29.)</i>	
Total disbursements .....	<u>\$1,146,837.49</u>
Balance Dec. 31, 1896.....	<u>\$316,914.41</u>

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$53,750.00
Cash in office .....	3,625.97
Cash in bank .....	259,538.44
Cash deposits with supreme court of New York state....	3,200.00
Total net or invested assets.....	<u>\$320,114.41</u>

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$32,000.00	
Salaries and office expenses due and accrued.	11,131.40	
Total actual liabilities .....		\$43,131.40
Balance net assets .....		\$276,983.01

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$103,818.32
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## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (66).....	\$109,400.00
resisted (14) .....	27,200.00
Total contingent mortuary liabilities.....	\$136,600.00

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Dec. 31, 1895.....	101,869	\$143,300,000.00
Certificates or policies written during year.....	32,046	31,246,500.00
Total .....	133,915	\$174,546,500.00
Certificates or policies ceased to be in force.....	15,148	11,836,000.00
Certificates or policies in force Dec. 31, 1896	118,767	\$162,710,500.00
Losses and claims unpaid Dec. 31, 1895.....	99	\$173,400.00
Losses and claims incurred during year 1896....	568	982,163.00
Total .....	667	\$1,155,563.00
Losses and claims paid during 1896.....	568	986,963.00
Losses and claims unpaid Dec. 31, 1896.....	99	\$168,600.00
Certificates or policies terminated by death.....	568	\$953,700.00
Certificates or policies terminated by lapse.....	14,580	10,882,300.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies written during the year..	139	\$75,000.00
Certificates or policies ceased to be in force.....	16	9,000.00
Certificates or policies in force Dec. 31, 1896	123	\$66,000.00
Certificates or policies terminated by lapse.....	16	\$9,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$196.20

## ENDOWMENT RANK KNIGHTS OF PYTHIAS.

CHICAGO, ILL.

Incorporated October 5, 1875. Commenced business November 1, 1877.

J. A. KINSEY, *President.*

H. B. STOLTE, *Secretary.*

### INCOME.

Annual dues as per contract.....	\$51,334.35
Assessments .....	1,074,351.53
All other sources .....	21,185.54
<b>Total income .....</b>	<b>\$1,146,871.24</b>
Balance on hand Dec. 31, 1895.....	400,537.63
<b>Total net resources .....</b>	<b>\$1,547,408.87</b>

### DISBURSEMENTS.

Losses and claims .....	\$973,438.18
Certificates canceled .....	13,473.86
Salaries of officers and employees.....	14,672.68
Medical examiners' fees paid by the association.....	27,889.35
All other .....	64,063.97
<i>(Total expenses of management, \$106,625.90.)</i>	
<b>Total disbursements .....</b>	<b>\$1,093,537.94</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$453,870.93</b>

### NET OR INVESTED ASSETS.

Loans on mortgages .....	\$112,225.00
Loans on collaterals .....	14,500.00
Cost value of bonds and stocks owned.....	171,855.73
Cash in bank .....	152,290.21
Bills receivable, secured by first mortgage bonds.....	3,000.00
<b>Total net or invested assets.....</b>	<b>\$453,870.93</b>

## NON-INVESTED ASSETS.

Interest due and accrued .....	\$20,757.48
Market value bonds and stocks over cost.....	8,624.28
	<hr/>
Total non-invested assets .....	\$29,381.76
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Gross assets .....	\$483,252.69
	<hr/> <hr/>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments, due and unpaid.....	\$23,820.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (53).....	\$133,000.00
reported (48) .....	121,000.00
resisted (22) .....	64,000.00
	<hr/>
Total contingent mortuary liabilities.....	\$318,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	40,988	\$82,256,000.00
Certificates or policies written during year.....	10,990	16,989,500.00
	<hr/>	<hr/>
Total .....	51,978	\$99,245,500.00
Certificates or policies ceased to be in force.....	5,145	8,688,000.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31, 1896	46,833	\$90,557,500.00
	<hr/> <hr/>	<hr/> <hr/>
Losses and claims unpaid Dec. 31, 1895.....	115	\$281,000.00
Losses and claims incurred during year 1896....	483	1,048,000.00
	<hr/>	<hr/>
Total .....	601	\$1,329,000.00
Losses and claims paid during 1896.....	478	1,011,000.00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1896.....	123	\$318,000.00
Certificates or policies terminated by death.....	483	\$1,048,000.00
Certificates or policies terminated by lapse.....	4,662	7,640,000.00
	<hr/> <hr/>	<hr/> <hr/>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	249	\$449,000.00
Certificates or policies written during the year..	16	18,000.00
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Total .....	265	\$467,000.00
Certificates or policies ceased to be in force.....	9	13,000.00
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Certificates or policies in force Dec. 31, 1896	256	\$454,000.00
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## FRATERNAL BENEFICIARY ASS'NS.

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Losses and claims unpaid Dec. 31, 1895.....	2	\$6,000.00
Losses and claims incurred during 1896.....	1	2,000.00
		<hr/>
Total .....	3	\$8,000.00
Losses and claims paid during 1896.....	3	8,000.00
		<hr/>
Certificates or policies terminated by death.....	1	\$2,000.00
Certificates or policies terminated by lapse.....	8	11,000.00
		<hr/>
Gross amount paid by New Hampshire members, without deductions .....		\$7,327.75

## LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION.

CLEVELAND, OHIO.

Incorporated March 1, 1894. Commenced business March 1, 1894.

WILLIAM E. FRITCH, *President.*WILLIAM B. PRENTER, *Secretary.*

### INCOME.

Membership fees without deductions.....	\$3,061.68
Mortuary assessments .....	591,228.01
All other sources .....	15,733.66
	<hr/>
Total income .....	\$610,023.35
Balance on hand Dec. 31, 1895.....	51,035.32
	<hr/>
Total net resources .....	\$661,058.67

### DISBURSEMENTS.

Losses and claims .....	\$602,250.00
Salaries of officers and employees.....	23,668.51
All other .....	6,036.77
<i>(Total expenses of management, \$29,705.28.)</i>	
	<hr/>
Total disbursements .....	\$631,955.28
	<hr/>
Balance Dec. 31, 1896 .....	\$29,103.39
	<hr/>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$29,103.39
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## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$85,500.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (114).....	\$85,500.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Dec. 31, 1895.....	50,298	\$37,723,500.00
Certificates or policies written during year.....	5,499	4,124,250.00
Total .....	55,797	\$41,847,750.00
Certificates or policies ceased to be in force.....	2,004	1,503,000.00
Certificates or policies in force Dec. 31, 1896	53,793	\$40,344,750.00
Losses and claims unpaid Dec. 31, 1895.....	134	\$100,500.00
Losses and claims incurred during year 1896.....	917	687,750.00
Total .....	1,051	\$788,250.00
Losses and claims paid during 1896.....	803	602,250.00
Losses and claims unpaid Dec. 31, 1896.....	248	\$186,000.00
Certificates or policies terminated by death.....	803	\$602,225.00
Certificates or policies terminated by lapse.....	1,201	900,750.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	136	\$102,000.00
Certificates or policies written during the year..	12	9,000.00
Total .....	148	\$111,000.00
Certificates or policies ceased to be in force.....	18	13,500.00
Certificates or policies in force Dec. 31, 1896	130	\$97,500.00

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## FRATERNAL BENEFICIARY ASS'NS.

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Losses and claims unpaid Dec. 31, 1895.....	2	\$1,500.00
Losses and claims incurred during 1896.....	2	1,500.00
Total .....	4	\$3,000.00
Losses and claims paid during 1896.....	4	3,000.00
Certificates or policies terminated by death.....	2	\$1,500.00
Certificates or policies terminated by lapse.....	16	12,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$1,515.00

## MASONIC PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated June 10, 1895. Commenced business June 29, 1895.

FRANCIS A. HARRINGTON, *President.*JAMES E. FARWELL, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$11,450.00
Annual dues as per contract.....	6,572.00
Assessments .....	13,748.00
All other sources .....	55.65
Total income .....	\$31,825.65
Balance on hand Dec. 31, 1895.....	647.60
Total net resources .....	\$32,473.00

## DISBURSEMENTS.

Losses and claims .....	\$5,972.50
Salaries of officers and employees.....	15,108.00
All other .....	2,240.36
<i>(Total expenses of management, \$17,348.36.)</i>	
Total disbursements .....	\$23,320.86
Balance Dec. 31, 1896.....	\$9,152.39



## NET OR INVESTED ASSETS.

Cash in bank .....	\$9,152.39
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## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$1,520.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec 31, 1895.....	1,063	\$106,300.00
Certificates or policies written during year.....	2,290	229,000.00
Total .....	3,353	\$335,300.00
Certificates or policies ceased to be in force.....	339	33,900.00
Certificates or policies in force Dec. 31, 1896	3,014	\$301,400.00
Losses and claims incurred during year 1896.....	127	\$5,272.50
Losses and claims paid during 1896.....	127	5,272.50
Certificates or policies terminated by death.....	7	\$700.00
Certificates or policies terminated by lapse.....	332	33,200.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies written during the year....	896	\$89,600.00
Certificates or policies ceased to be in force.....	117	11,700.00
Certificates or policies in force Dec. 31, 1896	779	\$77,900.00
Losses and claims incurred and paid during 1896	41	\$1,707.50
Certificates or policies terminated by death.....	3	\$300.00
Certificates or policies terminated by lapse.....	114	11,400.00
Gross amount paid by New Hampshire members, without deduction .....		\$9,130.00

# MERRIMACK COUNTY ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

CONCORD, N. H.

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Commenced business March 4, 1871.

HORACE A. BROWN, *President.*

JOHN W. BOUBLET, *Secretary.*

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## INCOME.

Membership fees without deductions.....	\$116.00
Assessments .....	18,455.50
All other sources .....	438.80
	<hr/>
Total income .....	\$19,010.30
Balance on hand Dec. 31, 1895.....	14,176.52
	<hr/>
Total net resources .....	\$33,186.82

## DISBURSEMENTS.

Losses and claims .....	\$14,000.00
Salaries of officers and employees.....	677.80
All other .....	351.73
(Total expenses of management, \$1,029.53.)	
	<hr/>
Total disbursements .....	\$15,029.53
	<hr/>
Balance Dec. 31, 1896.....	\$18,157.29
	<hr/>

## NET OR INVESTED ASSETS.

Cash in office .....	\$1,632.15
Cash in bank .....	16,525.14
	<hr/>
Total net or invested assets.....	\$18,157.29

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$2,692.80
due and unpaid .....	64.80
Total due from members.....	<u>\$2,764.60</u>
Deduct estimated cost of collection.....	73.20
Net amount due from members.....	<u>\$2,691.40</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	\$2,000.00
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## BUSINESS IN NEW HAMPSHIRE.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	1,500	.....
Certificates or policies written during the year..	58	.....
Total .....	<u>1,558</u>	.....
Certificates or policies ceased to be in force.....	42	.....
Certificates or policies in force Dec. 31, 1896.	<u>1,516</u>	<u>.....</u>
Gross amount paid by New Hampshire members, without deductions .....		\$18,571.50

NOTE.—No business transacted outside the state.

## NEW ENGLAND ORDER OF PROTECTION.

BOSTON, MASS.

Incorporated November 12, 1887. Commenced business November 17, 1887.

GEORGE H. HOWARD, *President*.DANIEL M. FRYE, *Secretary*.

## INCOME.

Membership fees without deductions.....	\$5,959.00
Annual dues as per contract.....	9,632.00
Mortuary assessments .....	308,727.53
Medical examiners' fees paid by applicant.....	3,321.00
All other .....	1,152.01
Total income .....	<u>\$328,791.56</u>
Balance on hand Dec. 31, 1895.....	8,078.44
Total net resources .....	<u>\$336,870.00</u>

## DISBURSEMENTS.

Losses and claims .....	\$307,000.00
Salaries of officers and employees .....	9,033.92
Medical examiners' fees .....	1,660.50
All other .....	7,541.10
<i>(Total expenses of management, \$18,235.52.)</i>	
Total disbursements.....	<u>\$325,235.52</u>
Balance Dec. 31, 1896.....	<u>\$11,634.48</u>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$11,634.48
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## LIABILITIES.

Losses adjusted, due, and unpaid.....	<u>\$20,000.00</u>
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## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$19,000.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses resisted (2) .....	\$5,000.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Dec. 31, 1895.....	18,093	\$34,129,000.00
Certificates or policies written during year.....	2,929	5,132,000.00
Total .....	21,022	\$39,262,000.00
Certificates or policies ceased to be in force.....	833	1,450,000.00
Certificates or policies in force Dec. 31, 1896	20,189	\$37,812,000.00
Losses and claims unpaid Dec. 31, 1895.....	9	\$18,000.00
Losses and claims incurred during year 1896.....	162	314,000.00
Total .....	171	\$332,000.00
Losses and claims paid during 1896.....	159	307,000.00
Losses and claims unpaid Dec. 31, 1896.....	12	\$25,000.00
Certificates or policies terminated by death.....	162	\$314,000.00
Certificates or policies terminated by lapse.....	671	1,136,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	567	\$917,000.00
Certificates or policies written during the year..	103	180,000.00
Total .....	670	\$1,097,000.00
Certificates or policies ceased to be in force.....	14	21,000.00
Certificates or policies in force Dec. 31, 1896.	656	\$1,076,000.00
Losses and claims incurred and paid during 1896.	1	\$1,000.00
Certificates or policies terminated by death.....	1	\$1,000.00
Certificates or policies terminated by lapse.....	13	20,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$8,640.95

## NEW HAMPSHIRE ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

MANCHESTER, N. H.

Organized February 3, 1890. Commenced business February 3, 1890.

JOHN A. GLIDDEN, *President.*

SYLVESTER C. GOULD, *Secretary.*

### INCOME.

Assessments .....	\$5,956.00
All other sources .....	72.93
Total income .....	<u>\$6,028.93</u>
Balance on hand Dec. 31, 1895.....	6,657.57
Total net resources .....	<u>\$12,686.50</u>

### DISBURSEMENTS.

Losses and claims .....	\$5,400.00
Salaries of officers .....	275.00
All other .....	152.01
<i>(Total expenses of management, \$427.01.)</i>	
Total disbursements .....	<u>\$5,827.01</u>
Balance Dec. 31, 1896.....	<u>\$6,859.49</u>

### NET OR INVESTED ASSETS.

Cash in bank .....	\$5,659.49
Personal note secured .....	1,200.00
Total net or invested assets.....	<u>\$6,859.49</u>

### BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	340	.....
Certificates or policies reinstated during the year	3	.....
Total .....	<u>343</u>	.....
Certificates or policies ceased to be in force.....	45	.....
Certificates or policies in force Dec. 31, 1896.	<u>298</u>	<u>.....</u>

Certificates or policies terminated by death.....	13	.....
Certificates or policies terminated by lapse.....	27	.....
		<u>          </u>
Gross amount paid by New Hampshire members, without deductions .....		\$5,956.00

## NORTHERN MUTUAL RELIEF ASSOCIATION.

BOSTON, MASS.

Incorporated September 19, 1883. Commenced business September 19, 1883.

GEORGE R. KELSO, *President*.

WALTER WRIGHT, *Secretary*.

### INCOME.

Annual dues as per contract.....	\$101.00
Assessments .....	23,496.47
All other sources .....	233.35
	<u>          </u>
Total income .....	\$23,830.82
Balance on hand Dec. 31, 1895.....	4,178.12
	<u>          </u>
Total net resources .....	\$28,008.94

### DISBURSEMENTS.

Losses and claims .....	\$23,343.30
Salaries of officers and employees.....	2,033.70
All other .....	1,081.41
<i>(Total expenses of management, \$3,115.11.)</i>	
	<u>          </u>
Total disbursements .....	\$26,458.41
	<u>          </u>
Balance Dec. 31, 1896.....	\$1,550.53

### NET OR INVESTED ASSETS.

Cash in bank .....	\$1,550.53
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	1,002	\$1,526,937.00
Certificates or policies written during year.....	102	124,500.00
Total .....	1,104	\$1,651,437.00
Certificates or policies ceased to be in force.....	294	434,000.00
Certificates or policies in force Dec. 31, 1896	810	\$1,217,437.00
Losses and claims unpaid Dec. 31, 1895.....	9	\$11,000.00
Losses and claims incurred during year 1896....	20	34,000.00
Total .....	29	\$45,000.00
Losses and claims paid during 1896.....	20	37,500.00
Losses and claims unpaid Dec. 31, 1896.....	9	\$7,500.00
Certificates or policies terminated by death.....	20	\$35,000.00
Certificates or policies terminated by lapse.....	274	399,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	124	\$209,000.00
Certificates or policies written during the year...	22	50,500.00
Total .....	146	\$239,500.00
Certificates or policies ceased to be in force.....	11	17,500.00
Certificates or policies in force Dec. 31, 1896	135	\$222,000.00
Losses and claims unpaid Dec. 31, 1895.....	1	\$1,000.00
Losses and claims incurred during 1896.....	2	4,000.00
Total .....	3	\$5,000.00
Losses and claims paid during 1896.....	3	5,000.00
Certificates or policies terminated by death.....	2	\$4,000.00
Certificates or policies terminated by lapse.....	0	13,500.00
Gross amount paid by New Hampshire members, without deductions .....		\$3,228.11



# ODD FELLOWS' ACCIDENT COMPANY.

BOSTON, MASS.

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Incorporated August 17, 1892. Commenced business August 12, 1892.

JOHN J. WHIPPLE, *President.*

JAY B. CRAWFORD, *Secretary.*

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## INCOME.

Membership fees without deductions.....	\$16,510.00
Annual dues as per contract.....	24,080.15
Assessments .....	34,419.25
Total income .....	<u>\$75,009.40</u>
Balance on hand Dec. 31, 1895.....	10,313.15
Total net resources .....	<u>\$85,322.55</u>

## DISBURSEMENTS.

Losses and claims .....	\$33,954.76
Salaries of officers and employees.....	38,088.08
All other .....	4,416.20
<i>(Total expenses of management, \$42,504.28.)</i>	
Total disbursements .....	<u>\$76,459.04</u>
Balance Dec. 31, 1896.....	<u>\$8,863.51</u>

## NET OR INVESTED ASSETS.

Cash in office .....	\$437.54
Cash in bank .....	8,425.97
Total net or invested assets.....	<u>\$8,863.51</u>

## CONTINGENT MORTUARY AND DISABILITY RESOURCES.

Assessments called, not yet due.....	\$19,642.75
due and unpaid .....	2,645.00
Total due from members.....	<u>\$22,287.75</u>

## CONTINGENT MORTUARY AND DISABILITY LIABILITIES.

Losses reported (25) .....	\$750.00
resisted (7) .....	11,600.00
Total contingent mortuary liabilities.....	<u>\$12,350.00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	7,034	\$22,246,250.00
Certificates or policies written during year.....	3,302	10,134,750.00
Total .....	<u>10,336</u>	<u>\$32,381,000.00</u>
Certificates or policies ceased to be in force.....	2,587	7,773,250.00
Certificates or policies in force Dec. 31, 1896	<u>7,749</u>	<u>\$24,607,750.00</u>
Losses and claims unpaid Dec. 31, 1895.....	32	\$3,300.00
Losses and claims incurred during year 1896.....	578	31,404.76
Total .....	<u>610</u>	<u>\$34,704.76</u>
Losses and claims paid during 1896.....	585	33,954.76
Losses and claims unpaid Dec. 31, 1896.....	25	\$750.00
Certificates or policies terminated by death.....	5	\$7,500.00
Certificates or policies terminated by lapse.....	<u>2,582</u>	<u>7,765,750.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	439	\$1,241,500.00
Certificates or policies written during the year...	104	304,750.00
Total .....	<u>543</u>	<u>\$1,546,250.00</u>
Certificates or policies ceased to be in force.....	124	325,500.00
Certificates or policies in force Dec. 31, 1896	<u>419</u>	<u>\$1,220,750.00</u>
Losses and claims incurred during 1896.....	44	\$3,592.97
Losses and claims paid during 1896.....	39	3,467.97
Losses and claims unpaid Dec. 31, 1896.....	5	\$125.00
Certificates or policies terminated by death.....	1	\$1,250.00
Certificates or policies terminated by lapse.....	<u>123</u>	<u>324,250.00</u>
Gross amount paid by New Hampshire members, without deductions (estimated) .....		\$4,000.00

# ODD FELLOWS' MUTUAL ACCIDENT ASSOCIATION.

BOSTON, MASS.

Incorporated February 5, 1894. Commenced business February 27, 1894.

LOUIS A. COOK, *President.*

GEORGE W. CHANDLER, *Secretary.*

## INCOME.

Membership fees without deductions .....	\$7,905.00
Annual dues as per contract.....	5,411.25
Mortuary assessments .....	7,575.75
All other sources .....	21.15
<b>Total income .....</b>	<b>\$20,913.15</b>
Balance on hand Dec. 31, 1895.....	1,695.81
<b>Total net resources .....</b>	<b>\$22,608.96</b>

## DISBURSEMENTS.

Losses and claims .....	\$4,990.56
Salaries of officers and employees .....	10,388.23
Medical examiners' fees .....	9.00
All other .....	1,984.07
<i>(Total expenses of management, \$12,381.80.)</i>	
<b>Total disbursements .....</b>	<b>\$17,371.86</b>
<b>Balance Dec. 31, 1896.....</b>	<b>\$5,237.10</b>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$5,237.10
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	2,118	\$6,622,750.00
Certificates or policies written during year.....	2,635	11,413,000.00
<b>Total</b> .....	<b>4,753</b>	<b>\$18,035,750.00</b>
Certificates or policies ceased to be in force.....	1,631	7,313,500.00
<b>Certificates or policies in force Dec. 31, 1896.</b>	<b>3,122</b>	<b>\$10,722,250.00</b>
 Losses and claims unpaid Dec. 31, 1895.....	 1	 \$150.00
Losses and claims incurred during year 1896.....	78	4,840.56
<b>Total</b> .....	<b>79</b>	<b>\$4,990.56</b>
Losses and claims paid during 1896.....	79	4,990.56
Certificates or policies terminated by death.....	7	\$210.00
Certificates or policies terminated by lapse.....	1,624	72,925.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	36	\$32,000.00
Certificates or policies written during the year..	1,225	3,318,250.00
<b>Total</b> .....	<b>1,251</b>	<b>\$3,350,250.00</b>
Certificates or policies ceased to be in force.....	372	1,067,500.00
<b>Certificates or policies in force Dec. 31, 1896.</b>	<b>879</b>	<b>\$2,282,750.00</b>
 Losses and claims incurred and paid during 1896	 33	 \$1,470.97
Certificates or policies terminated by lapse.....	372	\$10,675.00
 Gross amount paid by New Hampshire members, without deductions .....		 \$3,421.00

## UNITED ORDER OF THE PILGRIM FATHERS.

LAWRENCE, MASS.

Incorporated March 15, 1879. Commenced business March 15, 1879.

J. ALBION BRIGGS, *President.*JAMES E. SHEPARD, *Secretary.*

## INCOME.

Annual dues as per contract.....	\$15,604.80
Mortuary assessments .....	343,581.45
All other sources .....	3,439.63
Total income .....	<u>\$362,625.88</u>
Balance on hand Dec. 31, 1895.....	<u>33,632.90</u>
Total net resources .....	<u>\$396,258.78</u>

## DISBURSEMENTS.

Losses and claims .....	\$368,000.00
Salaries of officers and employees.....	7,179.38
All other .....	12,694.80
<i>(Total expenses of management, \$19,874.18.)</i>	
Total disbursements .....	<u>\$387,874.18</u>
Balance Dec. 31, 1896.....	<u>\$8,384.60</u>

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$3,000.00
Cash in bank .....	5,384.60
Total net or invested assets.....	<u>\$8,384.60</u>

## NON-INVESTED ASSETS.

Market value of stocks and bonds over cost.....	300.00
Gross assets .....	<u>\$8,684.60</u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$43,600.00
for losses resisted .....	3,000.00
Total due from members.....	<u>\$46,600.00</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (26).....	\$45,000.00
resisted (2) .....	3,000.00
Total contingent mortuary liabilities.....	<u>\$48,000.00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	20,160	\$33,376,000.00
Certificates or policies written during year.....	2,165	3,003,000.00
Total .....	<u>22,325</u>	<u>\$36,379,000.00</u>
Certificates or policies ceased to be in force.....	862	1,315,000.00
Certificates or policies in force Dec. 31, 1896.	<u>21,463</u>	<u>\$35,064,000.00</u>
Losses and claims unpaid Dec. 31, 1895.....	38	\$66,000.00
Losses and claims incurred during year 1896.....	208	348,000.00
Total .....	<u>246</u>	<u>\$414,000.00</u>
Losses and claims paid during 1896.....	218	368,000.00
Losses and claims unpaid Dec. 31, 1896.....	28	\$46,000.00
Certificates or policies terminated by death.....	208	\$348,000.00
Certificates or policies terminated by lapse.....	654	967,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	2,811	\$4,584,000.00
Certificates or policies written during the year...	287	483,000.00
Total .....	<u>3,098</u>	<u>\$5,067,000.00</u>
Certificates or policies ceased to be in force.....	118	150,000.00
Certificates or policies in force Dec. 31, 1896.	<u>2,980</u>	<u>\$4,917,000.00</u>
Losses and claims unpaid Dec 31, 1895.....	2	\$3,000.00
Losses and claims incurred during 1896.....	22	35,000.00
Total.....	<u>24</u>	<u>\$38,000.00</u>

Losses and claims paid during 1896.....	21	\$33,000.00
Losses and claims unpaid Dec. 31, 1896.....	3	\$5,000.00
Certificates or policies terminated by death.....	22	\$35,000.00
Certificates or policies terminated by lapse.....	96	115,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$48,351.46

## PROVIDENT MUTUAL RELIEF ASSOCIATION.

CONCORD, N. H.

Incorporated July 26, 1878. Commenced business February 2, 1877.

HIRAM A. TUTTLE, *President.*

ANTHONY C. HARDY, *Secretary.*

### INCOME.

Membership fees without deductions.....	\$265.00
Annual dues as per contract.....	5,625.36
Assessments .....	75,609.85
Medical examiners' fees paid by applicant.....	53.00
All other sources .....	229.57
Total income .....	\$81,782.78
Balance on hand Dec. 31, 1895.....	2,750.94
Total net resources .....	\$84,533.72

### DISBURSEMENTS.

Losses and claims .....	\$76,700.00
Salaries of officers and employees.....	5,202.53
Medical examiners' fees .....	79.50
All other .....	1,009.97
<i>(Total expenses of management, \$6,212.50.)</i>	
Total disbursements .....	\$82,992.00
Balance Dec. 31, 1896.....	\$1,541.72

## NET OR INVESTED ASSETS.

Cash in office .....	\$386.49
Cash in bank .....	1,155.23
Total net or invested assets.....	<u>\$1,541.72</u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$8,000.00
due and unpaid .....	1,430.48
for losses unadjusted .....	16,000.00
Total due from members .....	<u>\$25,430.48</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (4).....	\$7,000.00
reported (8) .....	16,000.00
Total contingent mortuary liabilities.....	<u>\$23,000.00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	2,896	\$53,730,054.14
Certificates or policies written during year.....	53	67,000.00
Total .....	2,949	\$53,797,054.14
Certificates or policies ceased to be in force.....	211	297,000.00
Certificates or policies in force Dec. 31, 1896	<u>2,738</u>	<u>\$53,500,054.14</u>
Losses and claims unpaid Dec. 31, 1895.....	6	\$11,000.00
Losses and claims incurred during year 1896.....	45	87,000.00
Total .....	51	\$98,000.00
Losses and claims paid during 1896.....	39	76,700.00
Losses and claims unpaid Dec. 31, 1896.....	12	\$21,300.00
Certificates or policies terminated by death.....	45	\$87,000.00
Certificates or policies terminated by lapse.....	166	210,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	2,732	\$53,376,000.00
Certificates or policies written during the year...	53	67,000.00
Total .....	<u>2,785</u>	<u>\$53,443,000.00</u>



Certificates or policies ceased to be in force.....	199	\$273,000.00
Certificates or policies in force Dec. 31, 1896.	2,586	\$53,170,000.00
Losses and claims unpaid Dec. 31, 1895.....	6	\$11,000.00
Losses and claims incurred during 1896.....	41	30,000.00
Total .....	47	\$91,000.00
Losses and claims paid during 1896.....	37	72,700.00
Losses and claims unpaid Dec. 31, 1896.....	10	\$18,300.00
Certificates or policies terminated by death.....	41	\$80,000.00
Certificates or policies terminated by lapse.....	159	196,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$75,330.67

## RIDGELY PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated May 10, 1894. Commenced business May 14, 1894.

FRANCIS A. HARRINGTON, *President.*

JAMES E. FARWELL, *Secretary.*

### INCOME.

Membership fees without deductions.....	\$14,480.00
Annual dues as per contract.....	20,446.25
Assessments .....	39,820.50
All other sources .....	616.77
Total income .....	\$75,363.52
Balance on hand Dec. 31, 1895.....	14,602.47
Total net resources .....	\$89,965.99

1896.]

## FRATERNAL BENEFICIARY ASS'NS.

449

## DISBURSEMENTS.

Losses and claims .....	\$28,607.50
Salaries of officers and employees .....	30,262.74
All other .....	4,125.83
<i>(Total expenses of management, \$34,988.57.)</i>	
Total disbursements .....	<u>\$62,996.07</u>
Balance Dec. 31, 1896.....	<u>\$26,969.92</u>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$26,969.92
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## CONTINGENT MORTUARY AND DISABILITY RESOURCES.

Assessments called, not yet due.....	\$10,880.00
due and unpaid.....	4,298.00
Total due from members.....	<u>\$15,178.00</u>
Deduct estimated cost of collection.....	556.00
Net amount due from members.....	<u>\$14,622.00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Dec. 31, 1895.....	6,909	\$762,100.00
Certificates or policies written during year.....	2,896	289,600.00
Total .....	9,805	<u>\$1,051,700.00</u>
Certificates or policies ceased to be in force.....	1,665	188,600.00
Certificates or policies in force Dec. 31, 1896	8,140	<u>\$863,100.00</u>
Losses and claims unpaid Dec 31, 1895.....	5	\$600.00
Losses and claims incurred during year 1896.....	568	25,307.50
Total .....	573	<u>\$25,907.50</u>
Losses and claims paid during 1896.....	573	25,907.50
Certificates or policies terminated by death.....	23	\$2,700.00
Certificates or policies terminated by lapse.....	1,642	185,900.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies written during the year...	1,150	\$115,000.00
Certificates or policies ceased to be in force.....	313	31,300.00
Certificates or policies in force Dec. 31, 1896.	837	<u>\$83,700.00</u>

Losses and claims incurred and paid during 1896.	104	\$4,382.50
Certificates or policies terminated by death.....	5	\$500.00
Certificates or policies terminated by lapse.....	308	30,800.00
Gross amount paid by New Hampshire members, without deductions .....		\$13,286.25

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## SUPREME COUNCIL OF THE ROYAL ARCANUM.

BOSTON, MASS.

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Incorporated November 5, 1877. Commenced business June 23, 1877.

JOHN E. POUND, *President*.

W. O. ROBSON, *Secretary*.

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### INCOME.

Membership fees without deductions.....	\$46,997.50
Annual dues as per contract.....	58,181.42
Mortuary assessments .....	4,882,548.04
All other .....	28,931.39
Total income .....	\$5,016,658.35
Balance on hand Dec. 31, 1895.....	577,065.63
Total net resources .....	\$5,593,723.98

### DISBURSEMENTS.

Losses and claims .....	\$5,002,574.18
Fees and fines returned .....	760.30
Salaries of officers and employees.....	84,142.49
Supplies .....	7,447.14
All other .....	30,994.28
<i>(Total expenses of management, \$115,136.77.)</i>	
Total disbursements .....	\$5,126,018.39
Balance Dec. 31, 1896.....	\$467,705.59

## NET OR INVESTED ASSETS.

Cost value of real estate unencumbered.....	\$59,170.97
Cost value of bonds and stocks owned.....	42,117.50
Cash in bank .....	366,417.12
	<hr/>
Ledger assets as per balance.....	\$467,705.59
Less depreciation .....	8,000.00
	<hr/>
Total net or invested assets.....	\$459,705.59

## NON-INVESTED ASSETS.

Interest due and accrued .....	\$1,853.08
Rents due .....	277.10
Supplies on hand, office fixtures, etc.....	44,170.45
Market value of bonds and stocks over cost....	742.50
	<hr/>
Total non-invested assets .....	47,043.13
	<hr/>
Gross assets .....	\$506,748.72

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$147,000.00
All other .....	780.22
	<hr/>
Total actual liabilities .....	\$147,780.22
	<hr/>
Balance, net assets .....	\$358,968.50
	<hr/> <hr/>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$314,249.07
due and unpaid .....	741.43
	<hr/>
Total due from members.....	\$314,990.50

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (55).....	\$115,250.00
resisted (9).....	27,000.00
reported (110) .....	324,000.00
All other contingent liabilities .....	25,500.00
	<hr/>
Total contingent mortuary liabilities.....	\$491,750.00

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895....	174,060	\$503,452,500.00
Certificates or policies written during year.....	22,452	61,630,500.00
Total .....	196,512	\$565,083,000.00
Certificates or policies ceased to be in force.....	6,251	17,922,000.00
Certificates or policies in force Dec. 31, 1896	190,261	\$547,161,000.00
Losses and claims unpaid Dec. 31, 1895.....	200	\$582,000.00
Losses and claims incurred during year 1896....	1,731	5,044,500.00
Total .....	1,931	\$5,626,500.00
Losses and claims paid during 1896.....	1,724	5,013,250.00
Losses and claims unpaid Dec. 31, 1896.....	207	\$613,250.00
Certificates or policies terminated by death....	1,731	\$5,044,500.00
Certificates or policies terminated by lapse.....	4,520	12,877,500.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895....	485	\$1,392,000.00
Certificates or policies written during the year..	38	108,000.00
Total .....	523	\$1,500,000.00
Certificates or policies ceased to be in force.....	16	45,000.00
Certificates or policies in force Dec. 31, 1896	507	\$1,455,000.00
Losses and claims unpaid Dec. 31, 1895.....	1	\$1,500.00
Losses and claims incurred during 1896.....	6	16,500.00
Total .....	7	\$18,000.00
Losses and claims paid during 1896.....	6	15,000.00
Losses and claims unpaid Dec. 31, 1896.....	1	\$3,000.00
Certificates or policies terminated by death....	6	\$16,500.00
Certificates or policies terminated by lapse.....	10	28,500.00
Gross amount paid by New Hampshire members, without deductions .....		\$14,339.06

## ROYAL TEMPLARS OF TEMPERANCE.

BUFFALO, N. Y.

Incorporated July 1, 1878. Commenced business February 3, 1877.

L. R. SANBORN, *President.*ESBON B. REW, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$1,668.00
Annual dues as per contract.....	18,985.21
Mortuary assessments .....	307,907.59
Medical examiners' fees paid by applicant.....	991.50
All other sources .....	1,111.75
Total income .....	<u>\$330,664.05</u>
Balance on hand Dec. 31, 1895.....	14,207.51
Total net resources .....	<u>\$344,871.56</u>

## DISBURSEMENTS.

Losses and claims .....	\$306,519.44
Salaries of officers and employees.....	9,293.61
Medical examiners' fees .....	784.80
All other .....	13,471.17
<i>(Total expenses of management, \$23,549.58.)</i>	
Total disbursements .....	<u>\$330,069.02</u>
Balance Dec. 31, 1896.....	<u>\$14,801.54</u>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$23,366.71
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## LIABILITIES.

Losses adjusted, due, and unpaid.....	<u>\$20,000.00</u>
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## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$31,500.00
due and unpaid .....	4,950.00
for losses resisted .....	2,000.00
Total due from members.....	<u>\$38,450.00</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (22).....	\$29,500.00
resisted (1) .....	2,000.00
Total contingent mortuary liabilities.....	<u>\$31,500.00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	12,481	\$15,036,600.00
Certificates or policies written during year.....	1,668	1,380,750.00
Total .....	14,149	<u>\$16,417,350.00</u>
Certificates or policies ceased to be in force.....	1,748	1,837,950.00
Certificates or policies in force Dec. 31, 1896	12,401	<u>\$14,579,400.00</u>
Losses and claims unpaid Dec. 31, 1895.....	22	\$31,400.00
Losses and claims incurred during year 1896.....	204	293,950.00
Total .....	226	<u>\$325,350.00</u>
Losses and claims paid during 1896.....	204	293,950.00
Losses and claims unpaid Dec. 31, 1896.....	22	\$31,400.00
Certificates or policies terminated by death.....	204	\$293,950.00
Certificates or policies terminated by lapse.....	1,544	<u>1,544,000.00</u>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	178	\$225,500.00
Certificates or policies written during the year...	6	5,000.00
Total .....	184	<u>\$230,500.00</u>
Certificates or policies ceased to be in force.....	25	27,000.00
Certificates or policies in force Dec. 31, 1896.	159	<u>\$203,500.00</u>
Losses and claims incurred and paid during 1896.	4	<u>\$6,000.00</u>
Certificates or policies terminated by death.....	4	\$6,000.00
Certificates or policies terminated by lapse.....	21	<u>21,000.00</u>
Gross amount paid by New Hampshire members, without deductions .....		<u>\$3,921.75</u>

## ORDER OF SCOTTISH CLANS.

ST. LOUIS, MO.

Incorporated July 6, 1881. Commenced business November 30, 1878.

W. H. STEEN, *President.*PETER KERR, *Secretary.*

## INCOME.

Mortuary assessments .....	\$44,017.71
All other sources .....	6,339.94
Total income .....	<u>\$50,857.65</u>
Balance on hand Dec. 31, 1895.....	10,681.54
Total net resources .....	<u>\$61,539.19</u>

## DISBURSEMENTS.

Losses and claims .....	\$39,600.00
Salaries of officers and employees.....	2,000.00
All other .....	2,857.38
<i>(Total expenses of management, \$4,857.38.)</i>	
Total disbursements .....	<u>\$44,457.38</u>
Balance Dec. 31, 1896.....	<u>\$17,081.81</u>

## NET OR INVESTED ASSETS.

Cash in bank .....	\$17,081.81
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895 .....	3,577	\$5,653,300.00
Certificates or policies written during year.....	784	475,000.00
Total .....	4,361	<u>\$6,128,300.00</u>
Certificates or policies ceased to be in force.....	425	840,000.00
Certificates or policies in force Dec. 31, 1896 .....	3,936	<u>\$5,288,300.00</u>



Losses and claims incurred and paid during 1896.	32	\$39,600.00
Certificates or policies terminated by death.....	32	\$39,600.00
Certificates or policies terminated by lapse.....	393	800,400.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	50	\$38,000.00
Certificates or policies written during the year..	6	2,000.00
Certificates or policies in force Dec. 31, 1896	56	\$40,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$544.20

SONS OF TEMPERANCE NATIONAL MUTUAL  
RELIEF SOCIETY.

WASHINGTON, D. C.

Incorporated June 25, 1879. Commenced business June 25, 1879.

BENJAMIN R. JEWELL, *President.*F. M. BRADLEY, *Secretary.*

INCOME.

Membership fees without deductions.....	\$110.00
Mortuary assessments .....	35,329.95
Total income .....	\$35,439.95
Balance on hand Dec 31, 1895.....	773.62
Total net resources .....	\$36,213.57

DISBURSEMENTS.

Losses and claims .....	\$29,828.00
Salaries of officers and employees.....	4,217.24
All other .....	1,693.89
<i>(Total expenses of management, \$5,911.13.)</i>	
Total disbursements .....	\$35,739.13
Balance Dec. 31, 1896.....	\$474.44

1896.]

## FRATERNAL BENEFICIARY ASS'NS.

457

## NET OR INVESTED ASSETS.

Cash in bank .....	\$474.44
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## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$6,650.00
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## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$2,000.00
due and unpaid .....	420.00
for losses reported .....	12,000.00

Total due from members .....	\$14,420.00
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Deduct estimated cost of collection.....	1,500.00
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Net amount due from members.....	\$12,920.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (3).....	\$4,175.00
resisted (1) .....	1,650.00

Total contingent mortuary liabilities.....	\$5,825.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	1,277	\$1,554,250.00
Certificates or policies written during year.....	50	38,500.00
Total .....	1,327	\$1,592,750.00
Certificates or policies ceased to be in force.....	273	331,600.00
Certificates or policies in force Dec. 31, 1896.....	1,054	\$1,261,150.00
Losses and claims unpaid Dec. 31, 1895.....	1	\$1,980.00
Losses and claims incurred during year 1896.....	17	24,400.00
Total .....	18	\$26,380.00
Losses and claims paid during 1896.....	24	29,828.00
Certificates or policies terminated by death.....	17	\$24,400.00
Certificates or policies terminated by lapse.....	256	307,200.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	70	\$92,560.00
Certificates or policies ceased to be in force.....	16	19,450.00
Certificates or policies in force Dec. 31, 1896.	54	\$73,110.00
Losses and claims incurred and paid during 1896	2	\$2,450.00
Certificates or policies terminated by death.....	2	\$2,450.00
Certificates or policies terminated by lapse.....	14	17,000.00
Gross amount paid by New Hampshire members, without deductions .....		\$1,795.60

## UNITED AMERICAN MECHANICS.

PHILADELPHIA, PA.

Incorporated June 11, 1892. Commenced business September, 1879.

MORRIS BAUER, JR., *President.*JOHN SERVER, *Secretary.*

## INCOME.

Membership fees without deductions.....	\$122.50
Annual dues as per contract.....	21.00
Mortuary assessments .....	7,717.00
Medical examiners' fees paid by applicant.....	11.00
All other sources .....	28.14
Total income .....	\$7,899.64
Balance on hand Dec. 31, 1895.....	3,254.18
Total net resources .....	\$11,153.82

## DISBURSEMENTS.

Losses and claims .....	\$6,715.00
Salaries of officers and employees.....	166.00
All other .....	392.69
<i>(Total expenses of management, \$558.69.)</i>	
Total disbursements .....	\$7,273.69
Balance Dec. 31, 1896.....	\$3,880.13

1896.]

## FRATERNAL BENEFICIARY ASS'NS.

459

## NET OR INVESTED ASSETS.

Cash in bank .....	\$3,880.13
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (2) .....	\$1,120.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Dec. 31, 1895.....	570	.....
Certificates or policies written during year.....	45	.....
<b>Total</b> .....	<b>615</b>	<b>.....</b>
Certificates or policies ceased to be in force.....	54	.....
<b>Certificates or policies in force Dec. 31, 1896.</b>	<b>561</b>	<b>.....</b>
<b>Losses and claims unpaid Dec. 31, 1895.....</b>	<b>2</b>	<b>\$1,115.00</b>
<b>Losses and claims incurred during year 1896.....</b>	<b>12</b>	<b>6,720.00</b>
<b>Total</b> .....	<b>14</b>	<b>\$7,835.00</b>
<b>Losses and claims paid during 1896.....</b>	<b>12</b>	<b>6,735.00</b>
<b>Losses and claims unpaid Dec 31, 1896.....</b>	<b>2</b>	<b>\$1,100.00</b>
<b>Certificates or policies terminated by death.....</b>	<b>12</b>	<b>\$6,720.00</b>
<b>Certificates or policies terminated by lapse.....</b>	<b>42</b>	<b>.....</b>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	34	.....
Certificates or policies written during the year...	5	.....
<b>Total</b> .....	<b>39</b>	<b>.....</b>
Certificates or policies ceased to be in force.....	4	.....
<b>Certificates or policies in force Dec. 31, 1896</b>	<b>35</b>	<b>.....</b>
<b>Gross amount paid by New Hampshire members, without deductions .....</b>		<b>\$374.50</b>

## IMPERIAL COUNCIL, ORDER OF UNITED FRIENDS.

NEW YORK CITY.

Incorporated December 2, 1881. Commenced business December 2, 1881.

E. A. SHALLCROSS, JR., *President.*R. H. BURNHAM, *Secretary.*

## INCOME.

Assessments .....	\$520,154.69
All other sources .....	11,172.62
Total income .....	\$531,327.31
Balance on hand Dec. 31, 1895.....	1,356.90
Total net resources .....	\$532,684.21

## DISBURSEMENTS.

Losses and claims .....	\$516,367.38
Salaries of officers and employees.....	7,902.16
All other .....	5,468.19
<i>(Total expenses of management, \$13,370.35.)</i>	
Total disbursements .....	\$529,737.73
Balance Dec. 31, 1896.....	\$2,946.48

## NET OR INVESTED ASSETS.

Cash in bank .....	\$2,946.48
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## NON-INVESTED ASSETS.

Due from subordinate councils.....	415.00
Gross assets .....	\$3,361.48

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$81,000.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (54).....	\$85,200.00
resisted (1) .....	2,700.00
Total contingent mortuary liabilities.....	<u>\$87,900.00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	16,563	\$28,028,000.00
Certificates or policies written during year.....	637	729,500.00
Total .....	17,200	\$28,757,500.00
Certificates or policies ceased to be in force.....	3,936	6,512,000.00
Certificates or policies in force Dec 31, 1896..	13,264	<u>\$22,245,500.00</u>
Losses and claims unpaid Dec. 31, 1895.....	56	\$108,000.00
Losses and claims incurred during year 1896....	311	496,267.38
Total .....	367	\$604,267.38
Losses and claims paid during 1896.....	257	516,367.38
Losses and claims unpaid Dec. 31, 1896.....	110	\$87,900.00
Certificates or policies terminated by death.....	256	\$434,500.00
Certificates or policies terminated by lapse.....	3,680	6,077,500.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	100	\$161,000.00
Certificates or policies written during the year..	6	6,000.00
Total .....	106	\$167,000.00
Certificates or policies ceased to be in force.....	6	7,000.00
Certificates or policies in force Dec. 31, 1896.	100	<u>\$160,000.00</u>
Losses and claims incurred and paid during 1896.	2	\$2,000.00
Certificates or policies terminated by death.....	2	\$2,000.00
Certificates or policies terminated by lapse.....	4	5,000.00
Gross amount paid by New Hampshire members, without deductions .....		<u>\$2,990.39</u>

## UNION FRATERNAL LEAGUE.

BOSTON, MASS.

Incorporated June 19, 1889. Commenced business April, 1893.

JOHN C. BARTHELMES, *President.*JAMES F. REYNOLDS, *Secretary.*

## INCOME.

Annual dues as per contract.....	\$192.00
Assessments .....	4,253.27
All other sources .....	6,955.86
Total income .....	<u>\$11,401.13</u>
Balance on hand Dec. 31, 1895.....	<u>1,149.56</u>
Total net resources .....	<u>\$12,550.69</u>

## DISBURSEMENTS.

Losses and claims .....	\$4,010.73
Salaries of officers and employees.....	2,416.82
All other .....	4,468.62
<i>(Total expenses of management, \$6,885.44.)</i>	
Total disbursements .....	<u>\$10,896.17</u>
Balance Dec. 31, 1896.....	<u><u>\$1,654.52</u></u>

## NET OR INVESTED ASSETS.

Cash in office and bank.....	\$1,654.52
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## LIABILITIES.

Salaries and office expenses due and accrued.....	<u>\$300.00</u>
Balance, net assets .....	<u><u>\$1,354.52</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due.....	\$1,110.59
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (1).....	\$1,000.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895.....	719	\$679,450.00
Certificates or policies written during year.....	1,024	819,750.00
<b>Total .....</b>	<b>1,743</b>	<b>\$1,499,200.00</b>
Certificates or policies ceased to be in force.....	711	521,950.00
<b>Certificates or policies in force Dec. 31, 1896</b>	<b>1,032</b>	<b>\$977,250.00</b>
<b>Losses and claims unpaid Dec. 31, 1895.....</b>	<b>2</b>	<b>\$779.68</b>
<b>Losses and claims incurred during year 1896....</b>	<b>139</b>	<b>5,241.73</b>
<b>Total .....</b>	<b>141</b>	<b>\$6,021.41</b>
<b>Losses and claims paid during 1896.....</b>	<b>131</b>	<b>4,010.73</b>
<b>Losses and claims unpaid Dec. 31, 1896.....</b>	<b>10</b>	<b>\$2,010.68</b>
<b>Certificates or policies terminated by death.....</b>	<b>7</b>	<b>\$6,750.00</b>
<b>Certificates or policies terminated by lapse.....</b>	<b>704</b>	<b>515,200.00</b>

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies written during the year...	8	\$6,750.00
Certificates or policies in force Dec. 31, 1896.....	8	\$6,750.00



# GRAND LODGE ANCIENT ORDER OF UNITED WORKMEN.

BOSTON, MASS.

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Incorporated February 9, 1883. Commenced business February 25, 1879.

JOHN C. GALLAGHER, *President.*

J. EDWARD BURTT, *Secretary.*

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## INCOME.

Annual dues as per contract.....	\$46,195.25
Mortuary assessments .....	656,334.00
Relief call .....	69,214.00
All other sources .....	9,353.51
Total income .....	<u>\$781,096.76</u>
Balance on hand Dec. 31, 1895.....	82,608.11
Total net resources .....	<u>\$863,704.87</u>

## DISBURSEMENTS.

Losses and claims .....	\$628,000.00
Salaries of officers and employees.....	12,624.50
All other .....	104,224.38
<i>(Total expenses of management, \$116,848.88.)</i>	
Total disbursements .....	<u>\$744,848.88</u>
Balance Dec. 31, 1896.....	<u>\$118,855.99</u>

## NET OR INVESTED ASSETS.

Cost value of real estate unencumbered.....	\$26,000.00
Cash in bank .....	118,855.99
Total net or invested assets.....	<u>\$144,855.99</u>

## LIABILITIES.

Losses adjusted, due, and unpaid.....	\$16,000.00
Balance, net assets .....	<u>\$128,855.99</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895....	45,021	\$90,042,000.00
Certificates or policies written during year....	5,126	10,252,000.00
Total .....	50,147	\$100,294,000.00
Certificates or policies ceased to be in force....	1,215	2,430,000.00
Certificates or policies in force Dec. 31, 1896	48,932	<u>\$97,864,000.00</u>
Losses and claims unpaid Dec. 31, 1895.....	3	\$6,000.00
Losses and claims incurred during year 1896....	319	638,000.00
Total .....	322	\$644,000.00
Losses and claims paid during 1896.....	314	628,000.00
Losses and claims unpaid Dec. 31, 1896.....	8	\$16,000.00
Certificates or policies terminated by death....	319	\$638,000.00
Certificates or policies terminated by lapse.....	896	1,792,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895....	2,010	\$4,020,000.00
Certificates or policies written during the year..	125	250,000.00
Total .....	2,135	\$4,270,000.00
Certificates or policies ceased to be in force.....	48	96,000.00
Certificates or policies in force Dec. 31, 1896	2,087	<u>\$4,174,000.00</u>
Losses and claims incurred and paid during 1896	16	\$32,000.00
Certificates or policies terminated by death....	16	\$32,000.00
Certificates or policies terminated by lapse.....	32	64,000.00
Gross amount paid by New Hampshire members, without deductions .....		<u>\$28,699.00</u>

## WORKMEN'S BENEFIT ASSOCIATION.

BOSTON, MASS.

Incorporated June 23, 1893. Commenced business July 1, 1893.

CHARLES E. SPENCE, *President.*J. VARNUM MOTT, *Secretary.*

## INCOME.

Membership fees without deductions .....	\$2,808.00
Assessments .....	28,327.00
All other sources .....	100.84
Total income .....	<u>\$31,235.84</u>
Balance on hand Dec. 31, 1895.....	2,216.86
Total net resources .....	<u>\$33,452.70</u>

## DISBURSEMENTS.

Losses and claims .....	\$15,000.00
Advance payments returned .....	54.00
Salaries of officers and employees.....	8,256.81
All other .....	5,944.56
<i>(Total expenses of management, \$14,255.37.)</i>	
Total disbursements .....	<u>\$29,255.37</u>
Balance Dec. 31, 1896.....	<u>\$4,197.33</u>

## NET OR INVESTED ASSETS.

Cash in office .....	\$234.90
Cash in bank .....	3,962.43
Total net or invested assets.....	<u>\$4,197.33</u>

## LIABILITIES.

Borrowed money .....	\$1,519.00
Salaries and office expenses due and accrued..	1,163.25
Total actual liabilities .....	<u>\$2,682.25</u>
Balance, net assets .....	<u><u>\$1,515.08</u></u>

## CONTINGENT MORTUARY RESOURCES.

Mortuary assessments, due and unpaid.....	\$3,758.00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Dec. 31, 1895 .....	3,682	\$3,682,000.00
Certificates or policies written during year.....	1,404	1,404,000.00
Total .....	<u>5,086</u>	<u>\$5,086,000.00</u>
Certificates or policies ceased to be in force.....	176	176,000.00
Certificates or policies in force Dec. 31, 1896.	<u>4,910</u>	<u>\$4,910,000.00</u>
Losses and claims incurred and paid during 1896	15	\$15,000.00
Certificates or policies terminated by death.....	15	\$15,000.00
Certificates or policies terminated by lapse.....	161	161,000.00

## BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1895.....	82	\$82,000.00
Certificates or policies written during the year...	70	70,000.00
Total .....	<u>152</u>	<u>\$152,000.00</u>
Certificates or policies ceased to be in force.....	2	2,000.00
Certificates or policies in force Dec. 31, 1896	<u>150</u>	<u>\$150,000.00</u>
Losses and claims incurred and paid during 1896	1	\$1,000.00
Certificates or policies terminated by death.....	1	\$1,000.00
Certificates or policies terminated by lapse.....	1	1,000.00
Gross amount paid by New Hampshire members, without deductions .....		<u><u>\$775.00</u></u>



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